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ABSTRACT

This report presents data on the income of households, families, and persons in the United States in calendar year 1995. These data were compiled from information collected under the March 1996 Current Population Survey that consisted of approximately 50,000 households nationwide. The income estimates in this report are based on money income before taxes, although a separate section discusses the value of noncash benefits to household income. For the first time in 6 years, households in the United States experienced an annual increase in real median income, with an increase of 2.7% (plus or minus 1.0%) about the 1994 figure. White and black households experienced increases in the real median income between 1994 and 1995, but the median income of Hispanic households declined. Based on comparisons of 2-year moving averages, real median household income increased significantly for 11 states, but the remaining 39 states and the District of Columbia showed no significant change. The use of a fully adjusted income definition, one that includes the effect of taxes and noncash benefits, lowered income inequality among ethnic groups, but did not result in an income change significantly different from that computed as money income. Table 9: "Educational Attainment--Total Money Earnings in 1995 of Persons 18 Years Old and Over..." (pages 34-37) is the only table dealing specifically with education-related factors. Four appendixes discuss definitions, research methodology, and estimation techniques. (Contains 2 figures, 6 text tables, and 12 detailed tables.) (SLD)

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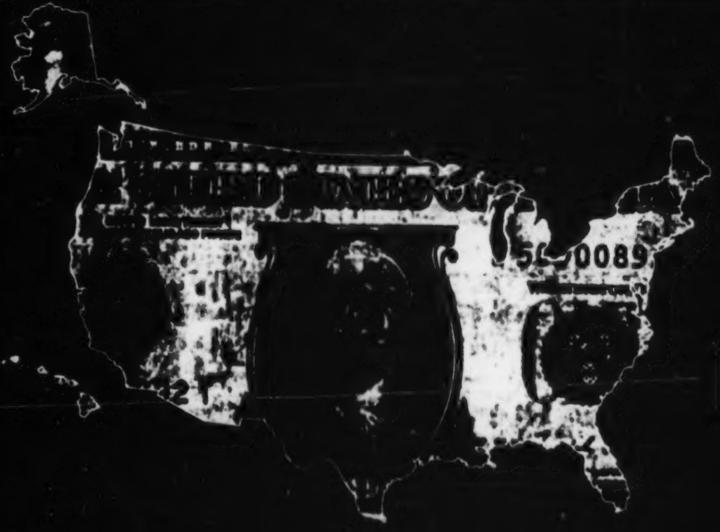
Consumer Income

P60-193



Money Income in the United States: 1995

(With Separate Data on Valuation of Noncash Benefits)

U.S. Department of Commerce
Economics and Statistics Administration
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HIGHLIGHTS

Official Money Income Estimates

- For the first time in 6 years, households in the United States experienced an annual increase in real median income. Between 1994 and 1995, median household income increased by 2.7 (±1.0) percent from $33,178 (±$257) to $34,076 (± $324). See tables A and B–2.
- White and Black households experienced increases in real median income between 1994 and 1995—the income of White households increased by 2.2 (± 1.0) percent to $35,766 (± $306), for Black households the increase was 3.6 (±3.5) percent to $22,393 (± $628). In contrast, the median income of Hispanic-origin households declined by 5.1 (± 3.6) percent to $22,860 (± $819) between 1994 and 1995. The income of Asian and Pacific Islander households in 1995, $40,614 (± $1,676), was not significantly different from its 1994 level. See table A.
- Based on comparisons of 2-year moving averages, real median household income increased significantly for 11 States—Colorado, Illinois, Iowa, Kentucky, Maine, Mississippi, Missouri, Pennsylvania, Tennessee, Texas, and Wisconsin. The remaining 39 States and the District of Columbia showed no significant change. See table C.

Valuation of Noncash Benefits

- The use of a fully adjusted income definition (one that includes the effect of taxes and noncash benefits) lowered income inequality by 11.3 (±1.0) percent. Government transfers have a much more significant effect than taxes on redistributing income.
- The use of a definition of income that has been broadened to include the effect of taxes and noncash benefits results in higher Black-to-White and Hispanic-to-White household income ratios.

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Money Income in the United States: 1995

(With Separate Data on Valuation of Noncash Benefits)

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Contents

TEXT

Highlights vii
Official Money Income Estimates viii
  Household Income viii
  Type of Household viii
  Race and Hispanic Origin viii
  Nativity of the Householder x
  Age of Householder x
  Region x
  Residence x
  Earnings of Year-Round, Full-Time Workers x
  Per Capita Income x
  Income Inequality xi
  State Income Data xiii
Valuation of Noncash Benefits xiii
  Distribution Effects xiii
  Effects on Selected Population Groups xvi
Changes in Survey Methodology xvii
Comments From Data Users xvii
Symbols Used in Tables xviii

TEXT TABLES

A. Comparison of Summary Measures of Income by Selected Characteristics: 1994 and 1995 ix
B. Selected Measures of Income Dispersion: 1967 to 1995 xii
C. Median Income of Households by State: 1993, 1994, and 1995 xiv
D. Median Household Income by Definition: 1994 and 1995 xv
E. Percentage of Aggregate Income Received by Income Quintiles and Gini Index by Definition of Income: 1995 xv
F. Median Income for Selected Household Characteristics and Income Definitions: 1995 xvi

FIGURES

1. Share of Aggregate Household Income by Quintile: 1975 to 1995 xi
2. Percent Change in Household Gini Indexes: 1967 to 1995 xii

DETAILED TABLES

Income

1. Median Income of Households by Selected Characteristics, Race, and Hispanic Origin of Householder: 1995, 1994, and 1993 1
2. Selected Characteristics—Households by Total Money Income in 1995 5

3. Persons in Households by Total Household Income in 1995, Relationship to Householder, Age, Sex, Race, and Hispanic Origin 7
4. Median Income of Families by Selected Characteristics, Race, and Hispanic Origin of Householder: 1995, 1994, and 1993 13
5. Selected Characteristics of Families—Total Money Income of Families in 1995 17
6. Presence of Related Children Under 18 Years Old—Total Money Income in 1995 of Married-Couple Families, by Work Experience in 1995 of Husband and Wife 19
7. Median Income of Persons by Selected Characteristics: 1995, 1994, and 1993 26
8. Selected Characteristics of Persons—Total Money Income in 1995 of Persons 15 Years Old and Over by Work Experience in 1995 and Sex 30
9. Educational Attainment—Total Money Earnings in 1995 of Persons 18 Years Old and Over by Age, Work Experience in 1995, and Sex 34
10. Work Experience in 1995 —Total Money Earnings in 1995 of Persons 15 Years Old and Over by Race, Hispanic Origin, and Sex 38
11. Source of Income in 1995—Number With Income and Mean Income of Specified Type in 1995 of Persons 15 Years Old and Over by Age 42

Valuation of Noncash Benefits

12. Income Distribution Measures by Definition of Income: 1995 48

APPENDIXES

A. Definitions and Explanations A–1
B. Time Series Estimates of Income B–1
C. Introduction of 1990 Census Definition of Metropolitan and Nonmetropolitan Areas to the Current Population Survey C–1
D. Source and Accuracy of Estimates D–1

APPENDIX TABLES

B–1. Annual Average Consumer Price Index (CPI-U): 1947 to 1995 .... B–2
B–2. Households by Total Money Income, Race, and Hispanic Origin of Householder: 1967 to 1995 .... B–3
B–3. Share of Aggregate Income Received by Each Fifth and Top 5 Percent of Households by Race and Hispanic Origin of Householder: 1967 to 1995 .... B–6
B–4. Families by Total Money Income, Race, and Hispanic Origin of Householder: 1967 to 1995 .... B–9
B–5. Persons by Total Money Income, Race, Hispanic Origin, and Sex: 1967 to 1995 .... B–12
C–1. Median Income of Households for Metropolitan and Nonmetropolitan Areas by 1990 and 1980 Area Definitions, Race, and Hispanic Origin of Householder: March 1995 and 1996 .... C–2
D–1. Description of the March Current Population Survey D–2
D–2. March CPS Coverage Ratios D–3
D–3. CPS Standard Error Parameters for Income and Nonincome Characteristics: 1995 .... D–4
D–4. CPS Factors to Apply to a and b Parameters for Estimates Prior to 1995 .... D–5
D–5. CPS Standard Error Parameters for Income and Nonincome Characteristics of Hispanics: 1972 to 1983 .... D–6
D–6. CPS Standard Error Parameters for Income and Nonincome Characteristics of Asian and Pacific Islanders: 1995 .... D–7
D–7. CPS Year-to-Year Correlation Coefficients for Income Estimates: 1960 to 1995 .... D–7

Money Income in the United States: 1995 (With Separate Data on Valuation of Noncash Benefits)

NOTE: *Comparability of the 1995 income data with data from previous Current Population Survey (CPS) years is affected by three changes in survey methodology: (1) complete phasing in of the 1990 census-based sample design, (2) reduction of the CPS sample by about 7,000 households, and (3) a revised edit and allocation procedure for the race item. For more information regarding these changes, see page xvii.*

The CPS is probably the best known and most widely used of all continuing Federal household surveys. Daily news (whether television, radio, or newspaper) frequently details statistics on Americans' jobs, income, poverty status, health, and so forth using CPS data. For almost 50 years, analysts, researchers, and policymakers have also used CPS data to examine annual changes in income and earnings and to compare these changes with historical trends. This year's report shows that the economic status of households in the United States is improving and that selected subgroups have experienced recent economic gains which have raised their incomes to 1989 prerecessionary levels. As an added feature this year, data on income by nativity of the householder are presented for the first time in the consumer income report series.

HIGHLIGHTS

(The figures in parentheses denote 90-percent confidence intervals.)

- For the first time in 6 years, households in the United States experienced an annual increase in real[1] median income. Between 1994 and 1995, median household income increased by 2.7 (±1.0) percent from $33,178 (±$257) to $34,076 (± $324). See tables A and B–2.
- The Midwest region was the only region to experience a significant change in real median household income between 1994 and 1995, increasing from $33,426 (± $546) to $35,839 (± $586). (See table A.) This is the first annual increase in median household income experienced by the Midwest since 1988.
- White and Black households experienced increases in real median income between 1994 and 1995—the income of White households increased by 2.2 (± 1.0) percent to $35,766 (± $306), for Black households the increase was 3.6 (±3.5) percent to $22,393 (± $628).[2] In contrast, the median income of Hispanic-origin households declined by 5.1 (± 3.6) percent to $22,860 (± $819) between 1994 and 1995.[3] The income of Asian and Pacific Islander households in 1995, $40,614 (± $1,676), was not significantly different from its 1994 level. See table A.
- Households located both inside and outside metropolitan areas experienced increases in real median income between 1994 and 1995. Households located inside metropolitan areas experienced an increase of 2.4 (±1.2) percent to $36,079 (± $326). Households outside metropolitan areas experienced an increase of 2.9 (± 2.8) percent to $27,776 (± $661).[4] See table A.
- The annual real median earnings of women working year round, full time declined $337 or 1.5 (± 1.1) percent between 1994 and 1995—going from $22,834 (±$193) to $22,497 (±$225). The earnings for men working year round, full time, $31,496 (± $189), remained unchanged. See table A. The female-to-male earnings ratio in 1995 was .71, not statistically different from the all-time high ratio reached in 1990.
- Per capita income did not change in real terms between 1994 and 1995 for the total population or for race and Hispanic-origin groups. See table A.
- There was no change in overall income inequality between 1994 and 1995. See table B–3.
- Based on comparisons of 2-year moving averages, real median household income increased significantly for 11 States—Colorado, Illinois, Iowa, Kentucky, Maine, Mississippi, Missouri, Pennsylvania, Tennessee, Texas, and Wisconsin. The remaining 39 States and the District of Columbia showed no significant change. See table C.
- The use of a fully adjusted income definition (one that includes the effect of taxes and noncash benefits) lowered income inequality by 11.3 (±1.0) percent. Government transfers have a much more significant effect than taxes on redistributing income.

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[1] Changes in real income refer to comparisons after adjusting for inflation. The percentage changes in prices between earlier years and 1995 were computed by dividing the annual average Consumer Price Index (CPI-U) for 1995 by the annual average for earlier years. See table B–1 in appendix B for the CPI-U's from 1947 to 1995.

[2] The difference between the percentage changes in the median income of White and Black households was not statistically significant.

[3] The difference between the median incomes of Black and Hispanic-origin households was not statistically significant.

[4] The difference between the percentage changes in the median income of metropolitan and nonmetropolitan households was not statistically significant.

- The change in household median income between 1994 and 1995 using the fully adjusted income definition was 2.6 (±0.8) percent, not significantly different from the change in official money income.
- The use of a definition of income that has been broadened to include the effect of taxes and noncash benefits results in higher Black-to-White and Hispanic-to-White household income ratios.

OFFICIAL MONEY INCOME ESTIMATES

This report presents data on the income of households, families, and persons in the United States for the calendar year 1995. These data were compiled from information collected in the March 1996 Current Population Survey (CPS) conducted by the U.S. Census Bureau. The survey consisted of approximately 50,000 households nationwide.

The official income estimates in this report are based solely on money income before taxes and do not include the value of noncash benefits such as food stamps, medicare, medicaid, public housing, and employer-provided fringe benefits. A separate section of this report entitled "Valuation of Noncash Benefits" discusses the effect of taxes and selected noncash benefits on household income using model-based approaches to valuing benefits and taxes. These modeled data were derived from information collected in the March 1996 CPS along with data from other sources including the Internal Revenue Service, the Food and Consumer Service, the Bureau of Labor Statistics, and the Health Care Financing Administration.

Household Income

For the first time in 6 years, households in the United States experienced an annual increase in real median income. Between 1994 and 1995, median household income increased by 2.7 percent, from $33,178 to $34,076 (see tables A and 1).

Even though overall household income has not yet recovered to its 1989 prerecessionary peak of $35,421 (in 1995 dollars), the gap is narrowing. In 1994, real median household income was 6.3 percent below the 1989 level; in 1995, median household income was 3.8 percent below the 1989 level. Selected subgroups have, however, returned to their 1989 median income levels. Households in the Midwest region, Black households, family households maintained by a woman with no husband present, and households maintained by persons 55 to 64 years old all had incomes in 1995 comparable to their 1989 incomes (in 1995 dollars).

Type of Household

An increase in real household income, between 1994 and 1995, was evident for all types of family and nonfamily households (see tables A and 1). Between 1994 and 1995, family households experienced a 1.8 percent increase, and nonfamily households, a 2.3 percent increase. Each type of family household also experienced an increase: 1.8 percent for married-couple households, 4.5 percent for family households maintained by women with no husband present, and 7.0 percent increase for family households maintained by men with no wife present.[5]

Race and Hispanic Origin

Among the race and Hispanic-origin groups, Asian and Pacific Islander households had the highest median income in 1995 ($40,614), and Black and Hispanic-origin[6] households had the lowest ($22,393 and $22,860, respectively).[7] White households had a median income of $35,766 in 1995.[8] (See table A.)

Changes in real median household income between 1994 and 1995 varied for the race and Hispanic-origin groups. An increase in real median household income was experienced by White and Black households—the income of White households increased by 2.2 percent, for Black households the increase was 3.6 percent. In contrast, Hispanic-origin households experienced a 5.1 percent decline in median income between 1994 and 1995, continuing their downward trend begun in 1990—since 1989 the median income of Hispanic households has declined by 14.6 percent (see table B–2). For Asian and Pacific Islander households, there was no statistically significant change between 1994 and 1995 median incomes. Asian and Pacific Islander households have not experienced a significant year-to-year change in their median income since 1991. The median household income of White, not Hispanic households increased by 2.9 percent between 1994 and 1995, going from $36,121 to $37,178.[9]

Among the race and Hispanic-origin groups, Black households were the only households to have recovered to their 1989 prerecessionary peak in median household income. This increase in the income of Black households since the end of the most recent recessionary period contributed to a significant increase in the Black-to-White income ratio for family households. In 1989, this ratio for married-couple

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[5] The differences between the percentage changes in the median income of households for the various types of households were not statistically significant.

[6] Persons of Hispanic origin may be of any race.

[7] The difference between the median income of Black and Hispanic-origin households is not statistically significant.

[8] At least part of the difference between White and Asian and Pacific Islander household income is attributable to the larger size of Asian and Pacific Islander households. In March 1996, the average size of Asian and Pacific Islander households was 3.25 compared with 2.59 for White households. Based on an income-per-household-member measure, the income of Asians and Pacific Islanders ($16,994) was not significantly different from that of Whites ($18,011).

[9] The differences between the percentage changes in median household income between 1994 and 1995 were not statistically significant for the following groups: percentage change for White households compared to change for Black households, and the percentage change for White, not Hispanic households compared to change for White and Black households.

Table A. **Comparison of Summary Measures of Income by Selected Characteristics: 1994 and 1995**

[Households and persons as of March of the following year]

Characteristic	1995		1994		Percent change in real income 1995 to 1994
	Number (1,000)	Median income (dollars)	Number (1,000)	Median income (1995 dollars)	
HOUSEHOLDS					
All households	99,627	34,076	98,990	33,178	* 2.7
Type of Household					
Family households	69,594	41,224	69,305	40,506	* 1.8
Married-couple families	53,567	47,129	53,858	46,317	* 1.8
Female householder, no husband present	12,514	21,348	12,220	20,435	* 4.5
Male householder, no wife present	3,513	33,534	3,226	31,336	* 7.0
Nonfamily households	30,033	19,929	29,686	19,484	* 2.3
Female householder	16,685	15,892	16,496	15,372	* 3.4
Male householder	13,348	26,023	13,190	25,290	* 2.9
Race and Hispanic Origin of Householder					
White	84,511	35,766	83,737	34,992	* 2.2
White, not Hispanic	76,932	37,178	77,004	36,121	* 2.9
Black	11,577	22,393	11,655	21,623	* 3.6
Asian and Pacific Islander	2,777	40,614	2,040	41,629	–2.4
Hispanic origin[1]	7,939	22,860	7,735	24,085	* –5.1
Nativity of the Householder					
Native born	89,713	34,784	89,675	33,746	* 3.1
Foreign born	9,915	28,352	9,315	27,868	1.7
Not a U.S. citizen	5,890	24,280	5,621	24,264	0.1
Age of Householder					
15 to 24 years	5,282	20,979	5,444	19,888	* 5.5
25 to 34 years	19,225	34,701	19,453	34,090	1.8
35 to 44 years	23,226	43,465	22,914	42,848	1.4
45 to 54 years	18,008	48,058	17,590	48,600	–1.1
55 to 64 years	12,401	38,077	12,224	36,230	* 5.1
65 years and over	21,486	19,096	21,365	18,608	* 2.6
Region					
Northeast	19,695	36,111	19,593	35,916	0.5
Midwest	23,707	35,839	23,683	33,426	* 7.2
South	35,143	30,942	34,766	30,872	0.2
West	21,082	35,979	20,948	35,428	1.6
Residence					
Inside metropolitan areas	79,875	36,079	78,594	35,222	* 2.4
Inside central cities	30,985	28,941	30,278	28,483	1.6
Outside central cities	48,890	40,939	48,316	39,756	* 3.0
Outside metropolitan areas	19,753	27,776	20,396	26,993	* 2.9
EARNINGS OF YEAR-ROUND, FULL-TIME WORKERS					
Male	52,667	31,496	51,580	31,728	–0.7
Female	35,482	22,497	34,155	22,834	* –1.5
PER CAPITA INCOME					
All races	264,314	17,227	262,105	17,024	1.2
White	218,442	18,304	216,751	18,110	1.1
Black	33,889	10,982	33,531	10,952	0.3
Asian and Pacific Islander	9,653	16,567	6,656	17,381	–4.7
Hispanic origin[1]	28,438	9,300	27,521	9,702	–4.1

* Statistically significant change at the 90-percent confidence level.

[1] Persons of Hispanic origin may be of any race.

Source: U.S. Bureau of the Census, March 1996 Current Population Survey.

family households was .79; by 1995 it was .87. Over the same time period, the Black-to-White income ratio for family households maintained by men with no wife present increased from .63 to .77.[10] The ratio for family households maintained by women with no husband present was .64 in 1995, not statistically different from 1989.

Nativity of the Householder

Changes in real median income between 1994 and 1995 varied by nativity of the householder. The median income of households maintained by a person born in the United States[11] increased by 3.1 percent between 1994 and 1995, going from $33,746 to $34,784. For households maintained by a foreign-born householder, the median income remained unchanged at $28,352. The income of households maintained by a foreign-born person who was not a citizen of the United States, $24,280, also remained unchanged.

Age of Householder

Households with young householders and those with householders 55 years old and over experienced increases in real median income between 1994 and 1995 (tables A and 1). Specifically, households maintained by persons 15 to 24 years old experienced a 5.5 percent increase in median income. Those with householders 55 to 64 years old and 65 to 74 years old experienced increases of 5.1 percent and 4.5 percent, respectively.[12] Households maintained by persons in the remaining age groups did not experience a significant annual percentage change in median income.

Region

The Midwest was the only region to experience a significant year-to-year change in real median household income between 1994 and 1995. (See tables A and 1.) This is the first annual increase in median household income experienced by the Midwest since 1988. Although the remaining three regions did not experience an increase between 1994 and 1995, the South experienced a significant increase of 2.9 percent in median household income between 1993 and 1994. Real household income has grown by a total of 3.2 percent since 1993 in the South and 8.2 percent in the Midwest. The Northeast and West have not experienced an increase in median household income since 1989.

Among the regions, the South had the lowest median household income, $30,942 in 1995. The median household income of the Northeast in 1995 was $36,111; for the Midwest, it was $35,839; and for the West, it was $35,979.[13]

Residence

Households located both inside and outside metropolitan areas experienced an increase in real median income between 1994 and 1995, 2.4 and 2.9 percent, respectively.[14] Households inside metropolitan areas had not experienced an annual increase in income since 1989, and households outside metropolitan areas had not experienced an annual increase since 1986. Within metropolitan areas, it was households in the suburbs that experienced an increase in income, specifically those located in large metropolitan areas (one million or more persons). (See table 2.) Households located in central cities of metropolitan areas did not experience a significant change in income between 1994 and 1995. Furthermore, they have not experienced a year-to-year increase in median income since 1988.

Earnings of Year-Round, Full-Time Workers

The percentages of both men and women who worked year round, full time increased between 1994 and 1995. The percentage of men working year round, full time rose from 69.5 to 70.6. For women, the increase was from 52.8 to 54.1 percent. However, workers of neither gender experienced an increase in earnings. In fact, the real median earnings of women working year round, full time declined by 1.5 percent between 1994 and 1995—going from $22,834 to $22,497. Men showed no significant change at a level of $31,496. The last time women who worked year round, full time experienced an annual increase in median earnings was in 1992; for their male counterparts, it was 1991. Both experienced declines in 1993. The female-to-male earnings ratio in 1995 was .71, not statistically different from the all-time high ratio (.72) reached in 1990.

Per Capita Income

Per capita income did not change in real terms between 1994 and 1995 for the total population or the race and Hispanic-origin groups. Among the race and Hispanic-origin populations, the White population had the highest

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[10] The difference was not statistically significant between the 1989 income ratio of married-couple family households and the 1995 income ratio of family households maintained by men with no wife present.

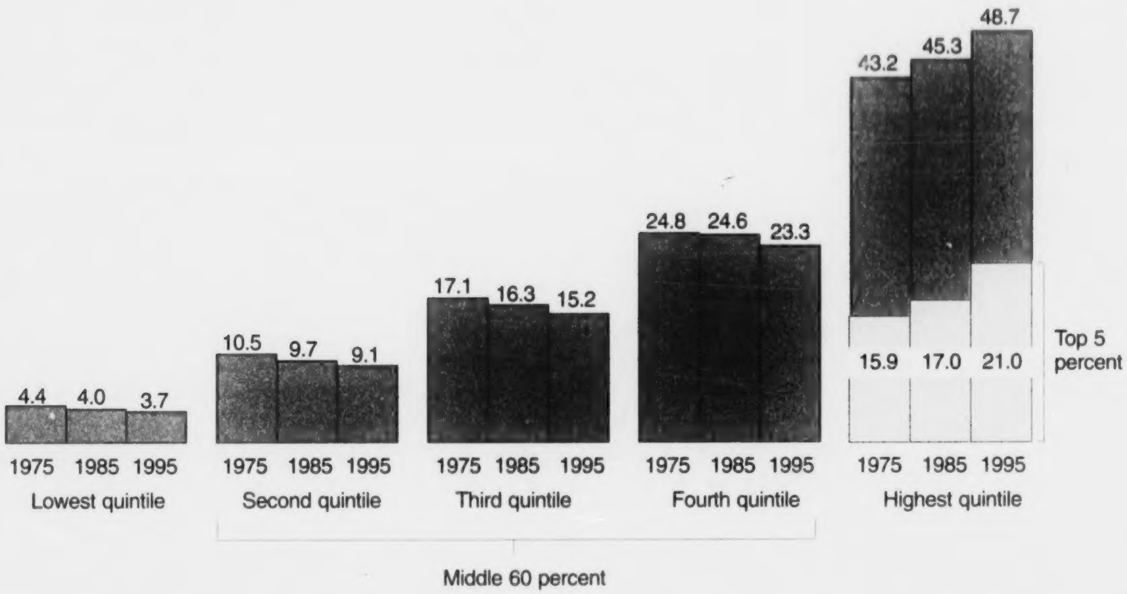
[11] "Persons born in the United States" includes persons born in Puerto Rico or an outlying area of the United States and persons born in a foreign country but who had at least one parent who was a United States citizen. All other persons are considered foreign born regardless of the date of entry into the United States or citizenship status.

[12] The differences between the percentage change in median income for the specified age groups are not statistically significant.

[13] The difference between the median household incomes of the Northeast, Midwest, and West are not statistically significant.

[14] The difference between the percentage changes in the median income of households located in metropolitan and nonmetropolitan areas was not statistically significant.

Figure 1.
Share of Aggregate Household Income by Quintile: 1975 to 1995
(In percent)



Source: U.S. Bureau of the Census, March 1996 Current Population Survey.

per capita income, followed by the Asian and Pacific Islander population, and the Black population. The Hispanic-origin population had the lowest per capita income. The per capita income for the total population was $17,227 in 1995.

Income Inequality

Several methods are used to measure income inequality. Traditionally, the U.S. Census Bureau uses two methods: the shares of aggregate income received by households (or other income recipient units) and the Gini index (or index of income concentration). In the shares approach, households are ranked from lowest to highest on the basis of income and then divided into groups of equal population size, typically quintiles. The aggregate income of each group is then divided by the overall aggregate income to derive shares. The Gini index incorporates detailed shares data into a single statistic which summarizes the dispersion of the income across the entire income distribution. The Gini index ranges from 0, indicating perfect equality (where everyone receives an equal share), to 1, perfect inequality (where all the income is received by only one recipient or group of recipients).

Comparing the share of aggregate income received by each quintile between 1994 and 1995 reveals that inequality in the income distributions of households remained unchanged for most quintile groups. (See table B–3.) A significant increase in the share of aggregate household income was evident for the lowest quintile (the share of aggregate household income received by the lowest quintile in 1995 was 3.7 percent compared with 3.6 percent in 1994). However, statistically significant changes were not evident for the remaining quintiles. In 1995, the share of aggregate income received by the second quintile was 9.1 percent; the third, 15.2; the fourth, 23.3; and the top quintile, 48.7 percent.

The Gini index also indicates that, overall, the amount of inequality in the income distribution of households remained unchanged between 1994 and 1995 (see table B–3).

Since 1968, household income inequality has increased, as reflected by several measures including the growing share of income received by the highest quintile (see figure 1) and the upward movement of the Gini index (see figure 2).[15] Increasing income inequality is believed to be related

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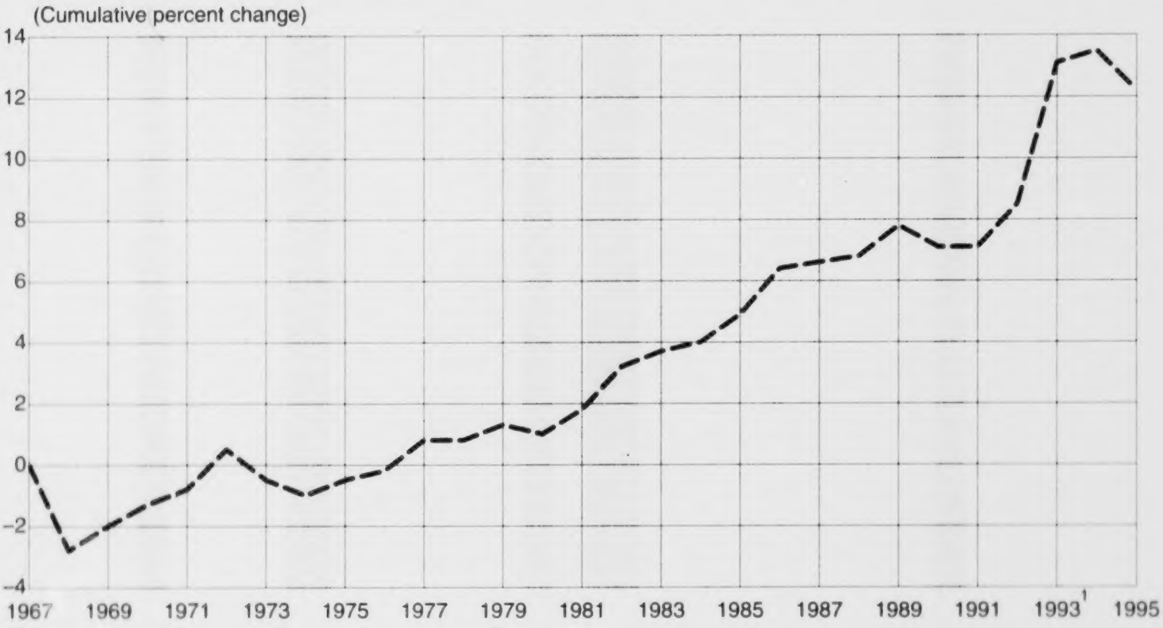
[15] The sharp rise in income inequality between 1992 and 1993 shown in figure 2 is partly because of changes in the survey methodology that took place in the collection of 1993 data. The 1992-93 increase in inequality was recently examined in the article by Paul Ryscavage, *A Surge in Growing Income Inequality?* Monthly Labor Review, August, 1995.

Figure 2.
Percent Change in Household Gini Indexes: 1967 to 1995



Shaded areas = Recessionary periods

[1] Computer-assisted personal interviewing (CAPI) was introduced in to the CPS in January 1994. As part of the conversion, increases were made in the limits for selected income sources. See Current Population Reports, Series P60-191, *A Brief Look at Postwar U.S. Income Inequality.*

Source: U.S. Bureau of the Census, March 1996 Current Population Survey

Table B. **Selected Measures of Income Dispersion: 1967 to 1995**
[Income in 1995 dollars]

Measure of income dispersion	1995[1]	1990	1985	1980[2]	1975[3]	1970	1967
HOUSEHOLD INCOME AT SELECTED PERCENTILES							
20th percentile limit	14,400	14,575	14,164	13,992	13,627	13,605	12,595
50th (median)	34,076	34,914	33,452	32,795	31,999	32,229	29,989
80th percentile limit	65,124	64,371	62,049	58,701	55,580	54,100	49,713
95th percentile limit	113,000	110,479	103,767	95,366	88,623	85,529	79,769
HOUSEHOLD INCOME RATIOS OF SELECTED PERCENTILES							
95th/20th	7.85	7.58	7.33	6.82	6.50	6.29	6.33
95th/50th	3.32	3.16	3.10	2.91	2.77	2.65	2.66
80th/50th	1.91	1.84	1.85	1.79	1.74	1.68	1.66
20th/50th	0.42	0.42	0.42	0.43	0.43	0.42	0.42
MEAN HOUSEHOLD INCOME OF QUINTILES							
Lowest quintile	8,350	8,390	8,211	8,301	8,227	7,487	6,827
Second quintile	20,397	21,024	20,296	20,034	19,535	19,908	18,611
Third quintile	34,106	34,726	33,617	32,974	31,963	32,059	29,716
Fourth quintile	52,429	52,356	50,555	48,551	46,417	45,192	41,576
Highest quintile	109,411	101,604	93,254	85,279	80,834	80,016	75,344

[1] Reflects the implementation of 1990 census adjusted population controls, 1990 census sample redesign, a change in data collection method from paper-pencil to computer-assisted interviewing, and changes in income reporting limits.
[2] Reflects implementation of 1980 census population controls.
[3] Reflects implementation of 1970 census population controls.

Source: U.S. Bureau of the Census, March 1996 Current Population Survey.

to changes taking place in the labor market and to the composition of the Nation's households.[16]

Another way to look at the growth in inequality over time is to compare income at selected positions in the income distribution. As table B shows, the household at the 95th percentile in 1995 had $113,000 in income, 7.8 times that of the household at the 20th percentile ($14,400). In 1967, the first year the U.S. Census Bureau began reporting on the income distribution of households, the household at the 95th percentile had about 6.3 times the income of the household at the 20th percentile.

An alternative way to look at growth in inequality is to examine the change in average real household income for each quintile (see table B). The average income of households in the top quintile grew 45 percent, from $75,344 in 1967 to $109,411 in 1995. During the 1967-to-1995 period, the average income in the bottom quintile grew by only 22 percent, from $6,827 to $8,350. Consequently, the ratio of the average income of the top 20 percent of households to the average income of the bottom 20 percent increased from 11.0 in 1967 to 13.1 in 1995.

State Income Data

Table C shows information on median household income by State. These data are being made available in response to numerous requests from data users for subnational income estimates. The CPS is designed to collect reliable data primarily at the national level and secondarily at the regional level. State estimates of income are considered less reliable and, therefore, caution should be used when interpreting these results.[17] To reduce the chances of misinterpreting annual changes in State income estimates, the U.S. Census Bureau recommends evaluating changes based on 2-year moving averages.

Median income of households for States and their respective standard errors for 1993, 1994, and 1995 (in 1995 constant dollars) are shown in table C. This table also includes two 2-year averages of median household income, for 1993-1994 and 1994-1995, along with the numerical differences and percentage changes between these 2-year averages.

Based on the two 2-year averages, real median household income increased significantly for 11 States—Colorado, Illinois, Iowa, Kentucky, Maine, Mississippi, Missouri, Pennsylvania, Tennessee, Texas, and Wisconsin. Median household income did not change significantly for any of the remaining States or the District of Columbia.

When comparing the relative ranking of States, the U.S. Census Bureau recommends using 3-year averages. Use of 3-year averages reduces the chances of misinterpreting the results. Comparing income among the States using the 3-year average of 1993-1995 shows that median household income for Alaska, although not statistically different from that of Hawaii, was higher than that of the remaining 48 States and the District of Columbia. Conversely, the median household income for West Virginia, although not statistically different from the median for Mississippi and Arkansas, was lower than that of the remaining 47 States and the District of Columbia. The relative standing of the remaining States and the District of Columbia is less clear because of sampling variability surrounding the estimates.

VALUATION OF NONCASH BENEFITS

Traditionally, income data presented in Census Bureau reports have been based on the amount of money income received during a calendar year before taxes and excluding capital gains. This definition of income is narrow and does not provide a completely satisfactory measure of the distribution of income. The omission of data on taxes, capital gains, and the value of noncash benefits affects comparisons over time and between population subgroups. In the early 1980's, the U.S. Census Bureau embarked on a research program to examine the effects of noncash transfer benefits and of taxes on income distributional measures.

Estimates of tax data in this report are based on modeled data. Four types of taxes were simulated: 1) Federal individual income taxes, 2) State individual income taxes, 3) property taxes on owner-occupied housing, and 4) payroll taxes. Also, the valuation of noncash benefits such as food stamps, school lunches, housing subsidies, medicare, medicaid, employer contributions to health insurance, and net imputed return on equity in own home are presented in this section.[18]

Table D shows the year-to-year changes for median household income in 1994 and 1995 for the 15 definitions of income. There were statistically significant increases in real income between 1994 and 1995 under each of the 15 definitions of income shown in this report. When comparisons are made between the official definition of income and the 14 other definitions of income, the percentage change in the official definition of income is not significantly different from the percentage changes in any of the other definitions.

Distribution Effects

Taxes, government transfers, and other benefits have substantial effects on the level of income as well as the distribution of income. These effects can be seen by

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[16] Long-run changes in living arrangements have taken place that tend to exacerbate differences in household income. Among these changes are the shift away from married-couple households and toward single-parent and nonfamily households which typically have lower incomes. See Daniel H. Weinberg, *A Brief Look at Postwar U.S. Income Inequality,* Current Population Reports, Series P60-191, June 1996.

[17] The U.S. Census Bureau expects to release more reliable biennial State estimates of household median and per capita income based on statistically modeled data beginning this fall for 1993.

[18] For more information on the methodology and procedures used to estimate taxes and to value noncash benefits see P60-186RD, *Measuring the Effect of Benefits and Taxes on Income and Poverty: 1992.*

Table C. **Median Income of Households by State: 1993, 1994, and 1995**

[In 1995 dollars]

States	1995		1994		1993		3-year average 1993-1995		Average 1994-1995		Average 1993-1994		2-year moving averages 1994-95 vs 1993-94	
	Median income	Standard error	Median income	Standard error	Median income	Standard error	Median income	Standard error	Median income	Standard error	Median income	Standard error	Difference	Percent change
Alabama	25,991	1,266	27,967	1,603	26,453	1,147	26,804	954	26,979	1,183	27,210	1,137	–231	–0.8
Alaska	47,954	2,008	46,653	1,536	45,278	1,721	46,628	1,219	47,303	1,462	45,965	1,339	1,338	2.9
Arizona	30,863	1,360	32,180	795	32,178	1,181	31,740	767	31,521	900	32,179	819	–658	–2.0
Arkansas	25,814	999	26,290	971	24,299	891	25,467	668	26,052	809	25,294	765	758	3.0
California	37,009	723	36,332	637	35,936	686	36,426	474	36,671	559	36,134	543	537	1.5
Colorado	40,706	1,552	38,905	1,487	36,373	1,605	38,662	1,079	39,806	1,249	37,639	1,271	* 2,166	* 5.8
Connecticut	40,243	2,269	42,262	1,640	41,676	1,751	41,394	1,313	41,252	1,616	41,969	1,393	–717	–1.7
Delaware	34,928	1,848	36,890	1,225	38,036	895	36,618	947	35,909	1,275	37,463	876	–1,554	–4.1
District of Columbia	30,748	1,182	30,969	1,138	28,797	1,820	30,171	966	30,859	953	29,883	1,231	976	3.3
Florida	29,745	612	30,124	650	30,111	745	29,993	468	29,935	518	30,118	573	–183	–0.6
Georgia	34,099	897	32,359	1,273	33,394	1,342	33,284	831	33,229	898	32,876	1,074	352	1.1
Hawaii	42,851	1,292	43,453	2,492	44,994	1,855	43,766	1,367	43,152	1,591	44,223	1,795	–1,072	–2.4
Idaho	32,676	1,116	32,430	1,314	32,705	1,384	32,604	894	32,553	1,000	32,568	1,108	–15	–
Illinois	38,071	875	36,075	822	34,653	854	36,267	593	37,073	697	35,364	689	* 1,709	* 4.8
Indiana	33,385	1,444	28,647	1,061	31,086	1,435	31,040	907	31,016	1,035	29,867	1,031	1,149	3.8
Iowa	35,519	942	34,016	1,316	30,230	1,330	33,255	849	34,768	934	32,123	1,087	* 2,644	* 8.2
Kansas	30,341	921	29,125	1,094	31,398	1,211	30,288	756	29,733	829	30,261	947	–528	–1.7
Kentucky	29,810	1,149	27,349	1,057	25,709	1,151	27,622	779	28,579	907	26,529	907	* 2,051	* 7.7
Louisiana	27,949	1,090	26,404	1,544	27,751	1,228	27,368	918	27,176	1,090	27,077	1,142	99	0.4
Maine	33,858	1,088	31,175	1,581	28,938	1,207	31,324	924	32,517	1,105	30,057	1,150	* 2,460	* 8.2
Maryland	41,041	1,627	40,309	1,440	42,123	1,352	41,157	1,030	40,675	1,261	41,216	1,147	–541	–1.3
Massachusetts	38,574	1,475	41,648	1,090	39,090	1,003	39,771	834	40,111	1,059	40,369	860	–258	–0.6
Michigan	36,426	994	36,284	704	34,448	719	35,719	562	36,355	703	35,366	585	989	* 2.8
Minnesota	37,933	1,848	34,597	1,399	35,523	1,342	36,018	1,069	36,265	1,340	35,060	1,126	1,205	3.4
Mississippi	26,538	1,028	26,120	773	23,404	1,296	25,354	714	26,329	744	24,762	863	* 1,567	* 6.3
Missouri	34,825	1,373	31,046	1,483	30,250	1,545	32,040	1,027	32,935	1,174	30,648	1,244	* 2,287	* 7.5
Montana	27,757	1,105	28,414	1,281	27,917	1,017	28,029	803	28,086	982	28,166	947	–80	–0.3
Nebraska	32,929	1,155	32,695	1,148	32,703	879	32,779	750	32,817	946	32,699	836	118	0.4
Nevada	36,084	1,314	36,888	1,577	37,772	1,137	36,915	955	36,486	1,190	37,330	1,122	–844	–2.3
New Hampshire	39,171	1,556	36,244	1,889	40,040	1,709	38,485	1,212	37,707	1,418	38,142	1,479	–434	–1.1
New Jersey	43,924	1,400	43,478	1,094	42,714	1,043	43,372	824	43,701	1,028	43,096	878	605	1.4
New Mexico	25,991	1,100	27,667	1,421	28,221	900	27,293	818	26,829	1,040	27,944	965	–1,115	–4.0
New York	33,028	716	32,803	491	33,430	586	33,087	414	32,916	500	33,116	443	–201	–0.6
North Carolina	31,979	888	30,967	689	30,396	689	31,114	527	31,473	650	30,682	566	792	2.6
North Dakota	29,089	1,217	29,079	1,147	29,655	838	29,275	756	29,084	971	29,367	820	–283	–1.0
Ohio	34,941	988	32,758	601	32,995	694	33,565	530	33,849	662	32,877	532	973	* 3.0
Oklahoma	26,311	880	27,756	1,247	27,696	1,574	27,254	879	27,033	880	27,726	1,163	–692	–2.5
Oregon	36,374	970	32,347	1,160	34,950	1,207	34,557	782	34,361	877	33,649	972	712	2.1
Pennsylvania	34,524	683	32,975	673	32,690	731	33,396	485	33,749	557	32,832	577	* 917	* 2.8
Rhode Island	35,359	1,373	32,833	1,358	35,341	1,632	34,511	1,014	34,096	1,122	34,087	1,231	9	–
South Carolina	29,071	1,400	30,692	1,171	27,477	1,012	29,080	839	29,881	1,058	29,085	898	797	2.7
South Dakota	29,578	1,610	30,576	1,219	29,253	1,106	29,802	920	30,077	1,167	29,915	956	162	0.5
Tennessee	29,015	1,268	29,451	1,057	26,474	876	28,313	751	29,233	957	27,962	796	* 1,270	4.5
Texas	32,039	634	31,627	674	30,298	647	31,321	457	31,833	537	30,962	542	* 871	* 2.8
Utah	36,480	919	36,728	1,071	37,742	1,310	36,984	773	36,604	818	37,235	980	–631	–1.7
Vermont	33,824	1,242	36,817	1,960	32,763	1,008	34,468	1,027	35,320	1,331	34,790	1,249	530	1.5
Virginia	36,222	1,391	38,714	1,574	38,425	1,463	37,787	1,038	37,468	1,219	38,569	1,248	–1,101	–2.9
Washington	35,568	1,252	34,483	1,224	37,604	1,172	35,885	851	35,026	1,017	36,044	984	–1,018	–2.8
West Virginia	24,880	870	24,232	1,251	23,647	1,035	24,253	750	24,556	878	23,939	941	617	2.6
Wisconsin	40,955	1,318	36,391	1,308	33,503	1,413	36,950	940	38,673	1,079	34,947	1,118	* 3,726	* 10.7
Wyoming	31,529	1,136	34,079	1,900	31,052	1,231	32,220	1,031	32,804	1,266	32,565	1,300	239	0.7

* Statistically significant at the 90-percent confidence level.

Source: U.S. Bureau of the Census, March 1996 Current Population Survey.

Table D. **Median Household Income by Definition: 1994 and 1995**

[Medians are in 1995 dollars]

Definition of income	Median income		Percent change 1994-1995
	1995	1994	
INCOME BEFORE TAXES			
1. Money income excluding capital gains (current measure)	34,076	33,178	* 2.7
2. Definition 1 less government cash transfers	30,931	30,242	* 2.3
3. Definition 2 plus capital gains	31,082	30,384	* 2.3
4. Definition 3 plus health insurance supplements to wage or salary income	32,819	32,056	* 2.4
INCOME AFTER TAXES			
5. Definition 4 less Social Security payroll taxes	30,793	30,020	* 2.6
6. Definition 5 less Federal income taxes (excluding the EITC)	28,393	27,758	* 2.3
7. Definition 6 plus the Earned Income Tax Credit (EITC)	28,535	27,902	* 2.3
8. Definition 7 less State income taxes	27,772	27,177	* 2.2
9. Definition 8 plus nonmeans-tested government cash transfers	30,892	30,256	* 2.1
10. Definition 9 plus the value of medicare	32,549	31,715	* 2.6
11. Definition 10 plus the value of regular-price school lunches	32,563	31,730	* 2.6
12. Definition 11 plus means-tested government cash transfers	32,761	31,936	* 2.6
13. Definition 12 plus the value of medicaid	33,149	32,281	* 2.7
14. Definition 13 plus the value of other means-tested government noncash transfers	33,306	32,447	* 2.6
15. Definition 14 plus net imputed return on equity in own home	35,259	34,435	* 2.4

* Significant at the 90-percent confidence level.

Source: U.S. Census Bureau, March 1996 Current Population Survey.

Table E. **Percentage of Aggregate Income Received by Income Quintiles and Gini Index by Definition of Income: 1995**

Definition of income	Quintiles					Gini index
	Lowest	Second	Third	Fourth	Highest	
Definition 1 (current measure)	3.7	9.1	15.2	23.4	48.6	.444
Definition 4 (definition 1 less government cash transfers plus capital gains and employee health benefits)	0.9	7.2	14.7	24.2	52.9	.509
Definition 8 (definition 4 less taxes)	1.1	8.4	15.9	24.9	49.7	.481
Definition 11 (definition 8 plus nonmeans-tested government cash transfers)	3.9	10.6	16.3	23.6	45.5	.412
Definition 14 (definition 11 plus means-tested government cash transfers)	5.0	10.8	16.3	23.3	44.5	.394
Definition 15 (definition 14 plus return on home equity)	5.2	11.0	16.3	23.4	44.1	.388

Source: U.S. Census Bureau, March 1996 Current Population Survey.

examining distributional changes under the 15 different definitions of income used in this section. Text tables D, E, and F, and table 12 show data on the distribution of income under these alternative definitions.

Definition 1 is the official definition of income. It is based on money income before taxes and includes government cash transfers. Under definition 1, 3.7 percent of aggregate household income was received by the lowest quintile, 9.1 percent by the second quintile, 15.2 percent by the third quintile, 23.4 percent by the fourth quintile, and 48.6 percent by the highest quintile (see table E). In 1995, the Gini index for all households under definition 1 was .444.[19]

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[19] Two methods are used in this report to estimate shares of aggregate income received by each quintile and the Gini index. The first method incorporates the use of actual sorted household data resulting in a Gini index of .450 and quintile shares of 3.7, 9.1, 15.2, 23.3, and 48.7. The second method uses grouped data and employs several interpolation routines resulting in a Gini index of .444 and quintile shares of 3.7, 9.1, 15.2, 23.4, and 48.6. The grouped data method was used throughout this report for calculating Gini indexes as they appear with other income

Table F. **Median Income for Selected Household Characteristics and Income Definitions: 1995**
[Dollars]

Characteristics	Definition 1 (Current measure)	Definition 4 (Definition 1 less government cash transfers plus capital gains and employee health benefits)	Definition 8 (Definition 4 less taxes)	Definition 11 (Definition 8 plus nonmeans-tested government cash transfers	Definition 14 (Definition 11 plus means-tested government cash transfers)	Definition 15 (Definition 14 plus return on home equity)
All households	**34,076**	**32,819**	**27,772**	**32,563**	**33,306**	**35,259**
RACE AND HISPANIC ORIGIN OF HOUSEHOLDER						
White	35,766	34,654	29,113	34,011	34,599	36,760
Black	22,393	21,174	19,096	21,922	23,921	24,796
Asian or Pacific Islander	40,614	41,294	34,340	37,175	38,110	39,569
Hispanic origin[1]	22,860	22,067	20,383	22,782	24,630	25,373
TYPE OF HOUSEHOLD						
Married-couple households with related children under 18	50,052	52,739	43,820	44,978	45,605	47,179
Female householder, no husband present with related children under 18	17,936	16,783	17,086	18,539	21,786	22,360
AGE OF HOUSEHOLD MEMBERS						
With members 65 years old and over	20,503	8,552	8,214	25,556	26,106	29,611
With related children under 18	40,954	42,696	36,368	37,857	38,944	40,143

[1] Persons of Hispanic origin may be of any race.

Source: U.S. Census Bureau, March 1996 Current Population Survey.

Definition 4 shows the effect on the income distribution when government cash transfers are deducted and capital gains and employee health benefits are added to the official income definition. This reveals a distribution of income generated by the private sector which was more unequal than the distribution under the official definition of income. (See table E.) Under definition 4, shares of income received by the lowest two quintiles of households declined from that of definition 1, while shares of income received by the two highest quintiles increased. The Gini index under this definition of income, .509, was 14.6 percent higher than the index under the official income definition (.444).

The effect of taxes on the distribution of income is shown in definition 8. Comparing estimates using definitions 8 and 4 shows the net effect of deducting Social Security payroll taxes, Federal individual income taxes, State individual income taxes, and adding the earned income tax credit (EITC). The combined effect of taxes on the Gini index was to reduce it from that of definition 4 by 5.5 percent, from .509 to .481.

Nonmeans-tested transfers had a substantial effect on reducing income inequality. The net effect of nonmeans-tested cash and noncash government transfers on the distribution of income is evident by comparing definition 11 estimates to definition 8 estimates. Including these benefits increased the share of income going to the lowest quintile, and lowered the share of income going to the highest quintile. These transfers also had a significant effect on the Gini index, lowering it by 14.3 percent, from .481 to .412.

Definition 14 shows the net effect of adding means-tested transfers by comparing it to definition 11. The share of income in the lowest quintile increased, and the share of income going to the highest quintile decreased. The Gini index declined 4.4 percent from .412 to .394.

An important finding of the U.S. Census Bureau's tax and benefit research is that government transfers have a significantly greater impact on lowering income inequality than the tax system. In 1995, subtracting taxes lowered the Gini index by 5.5 percent (from .509 to .481) while including transfers lowered the Gini index by 18.1 percent (from .481 to .394).

Table E also shows the effect of including net imputed return on home equity (definition 15). The inclusion of net imputed return on home equity had a minimal effect on the Gini index.

Effects on Selected Population Groups

Different income definitions result in quite different income distributions and summary measures for all households. As

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summary measures in the detailed tables as well as for share estimates under the alternative definitions of income. The grouped data approach is used as a more efficient (though not as exact) way to calculate the Gini index for a wide range of demographic characteristics.

shown by the 1995 income data presented in table F, taxes and transfers affect income comparisons between population subgroups to varying degrees.

Under the official income definition, the ratio of Black median household income ($22,393) to White median household income ($35,766) was .63. Subtracting cash transfers and adding capital gains and health insurance supplements (definition 4) reduced the ratio to .61. The subtraction of Federal and State income taxes and payroll taxes (definition 8) results in an increase in the ratio to .66, and the addition of cash (definition 11) and noncash transfers (definition 14) results in a further increase in the Black-to-White income ratio to .69.

Based on the official income definition, the ratio of median income of Hispanic-origin households ($22,860) to White households ($35,766) was .64. A definition of income that has been broadened to include the effects of taxes and transfers (definition 14), resulted in a ratio of .71.

Differences in income ratios by income definition can be observed across different household compositions. Under the official income definition, the ratio of median income of households with a female householder, no husband present, with children, to that of married-couple households with children was .36. Based on a definition of income that includes the effect of taxes and transfers (definition 14), the ratio increased to .48.

The importance of income definitions to income differences between population subgroups is particularly evident for households with children and elderly members. Under definition 1, median money income was $40,954 for households with children under 18 years of age, and $20,503 for households with members 65 years old and over. Thus, in 1995 the ratio of median income of the latter group to the former group was .50. Subtracting cash transfers and adding capital gains and employer-provided health insurance (definition 4) lowered the ratio to .20. The subtraction of taxes (definition 8) raised the ratio slightly, to .23. The addition of cash (definition 11) and noncash transfers (definition 14) more than doubled the ratio, bringing it to .67, and adding the return on home equity (definition 15) resulted in a further increase in the ratio to .74.

CHANGES IN SURVEY METHODOLOGY

The income data in this report for calendar year 1995 are derived from the March 1996 Current Population Survey (CPS). They are the first estimates based entirely on households selected from the 1990 census-based sample design. The March 1996 sample incorporates the geographic definitions (officially released in June 1993) of metropolitan and nonmetropolitan residence from the 1990 decennial census.[20] The March 1995 metropolitan/nonmetropolitan estimates shown in this report are also based on the 1990 census definitions.

Beginning with the January 1996 survey, the CPS sample was reduced by approximately 7,000 housing units for budgetary reasons. This sample reduction took place in seven States (Illinois, Massachusetts, Michigan, New Jersey, North Carolina, Ohio, and Pennsylvania), New York City, and the Los Angeles-Long Beach metropolitan area. The sample reduction affected the reliability of estimates at the National level and at the State and substate levels for those areas where sample was reduced. The reduction did not affect the reliability of those States not involved in the reduction.[21]

A revised edit and allocation procedure for race information was also introduced in January 1996. This new procedure assigns respondents reporting "Other (unspecified) race" in the race question to one of the four major race categories: White; Black; American Indian, Eskimo, and Aleut; and Asian or Pacific Islander. This new edit and allocation procedure was in response to the rising proportion of the CPS population reporting their race as "Other."

COMMENTS FROM DATA USERS

For the past 2 years, the data on income, poverty, and the valuation of noncash benefits were published in a single report entitled, *Income, Poverty, and Valuation of Noncash Benefits.* Beginning this year, income and poverty data will be published in separate reports with each report containing a section discussing the effects of the valuation of noncash benefits.

Comments received from data users related to the contents of last year's report resulted in the restoration of tables showing the following characteristics: household income by relationship, age, and sex of persons in the households; income of families by presence of related children under 18 years old and by work experience of the husband and wife; earnings of persons by work experience; and mean income of persons by source of income. Unpublished 1995 versions of tabulations previously published in the *Money Income of Households, Families, and Persons in the United States* reports are available at the address below for the cost of photocopying. Selected historical time-series tables are also available on the Internet (http://www.census.gov).

We are interested in your reaction to the usefulness of the information provided in this report and welcome your recommendations for improving our products. If you have suggestions or comments, please complete the questionnaire at the beginning of this report or write to:

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[20] For detailed information on the 1990 sample design, see the Department of Labor, Bureau of Labor Statistics report, *Employment and Earnings,* Volume 41 Number 5, May 1994.

[21] For detailed information on the sample reduction, see the Department of Labor, Bureau of Labor Statistics report, *Employment and Earnings,* Volume 43 Number 2, February 1996.

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SYMBOLS USED IN TABLES

–	Represents zero or rounds to zero.
B	Base less than 75,000.
NA	Not available.
r	Revised.
X	Not applicable.

Table 1. Median Income of Households by Selected Characteristics, Race, and Hispanic Origin of Householder: 1995, 1994, and 1993

[Households as of March of the following year. An asterisk (*) preceding percent change indicates statistically significant change at the 90-percent confidence level. For meaning of symbols, see text]

Characteristic	1995			1994			1993			Percent change in real median income (1994-1995)
		Median income			Median income			Median income		
	Number (1,000)	Value (dollars)	Standard error (dollars)	Number (1,000)	Value (dollars)	Standard error (dollars)	Number (1,000)	Value (dollars)	Standard error (dollars)	
ALL RACES										
All households	99 627	34 076	197	98 990	32 264	146	97 107	31 241	146	* 2.7
Type of Residence										
Inside metropolitan areas	79 875	36 079	198	78 594	34 251	211	(NA)	(NA)	(NA)	* 2.4
1 million or more	53 007	37 903	294	50 772	35 857	255	(NA)	(NA)	(NA)	* 2.8
Inside central cities	19 792	28 633	383	18 893	27 433	348	(NA)	(NA)	(NA)	1.5
Outside central cities	33 215	44 073	432	31 879	41 486	319	(NA)	(NA)	(NA)	* 3.3
Under 1 million	26 868	32 643	336	27 822	31 677	267	(NA)	(NA)	(NA)	.2
Inside central cities	11 193	29 478	503	11 385	28 185	525	(NA)	(NA)	(NA)	1.7
Outside central cities	15 674	35 422	399	16 436	34 073	437	(NA)	(NA)	(NA)	1.1
Outside metropolitan areas	19 753	27 776	402	20 396	26 249	367	(NA)	(NA)	(NA)	* 2.9
Region										
Northeast	19 695	36 111	359	19 593	34 926	406	19 470	33 747	370	.5
Midwest	23 707	35 839	356	23 683	32 505	303	23 385	31 400	291	* 7.2
South	35 143	30 942	256	34 766	30 021	259	33 904	28 441	271	.2
West	21 082	35 979	407	20 948	34 452	411	20 347	33 739	392	1.6
Type of Household										
Family households	69 594	41 224	208	69 305	39 390	230	68 490	37 484	208	* 1.8
Married-couple families	53 567	47 129	228	53 858	45 041	242	53 171	43 129	261	* 1.8
Male householder, no wife present	3 513	33 534	964	3 226	30 472	758	2 913	29 849	715	* 7.0
Female householder, no husband present	12 514	21 348	328	12 220	19 872	339	12 406	18 545	285	* 4.5
Nonfamily households	30 033	19 929	216	29 686	18 947	208	28 617	18 880	223	* 2.3
Male householder	13 348	26 023	316	13 190	24 593	354	12 462	24 728	332	* 2.9
Living alone	10 288	22 586	382	10 140	21 216	294	9 440	21 372	290	* 3.5
Female householder	16 685	15 892	208	16 496	14 948	206	16 155	14 883	228	* 3.4
Living alone	14 612	14 331	177	14 592	13 431	190	14 171	12 995	227	* 3.8
Age of Householder										
Under 65 years	78 141	39 148	217	77 625	37 247	173	76 298	35 957	182	* 2.2
15 to 24 years	5 282	20 979	462	5 444	19 340	403	5 263	19 340	405	* 5.5
25 to 34 years	19 225	34 701	378	19 453	33 151	359	19 717	31 281	293	1.8
35 to 44 years	23 226	43 465	406	22 914	41 667	310	22 293	40 862	304	1.4
45 to 54 years	18 008	48 058	525	17 590	47 261	473	16 837	46 207	506	−1.1
55 to 64 years	12 401	38 077	545	12 224	35 232	497	12 188	33 474	518	* 5.1
65 years and over	21 486	19 096	203	21 365	18 095	192	20 806	17 751	215	* 2.6
65 to 74 years	11 908	23 031	384	11 803	21 422	270	11 639	21 310	287	* 4.5
75 years and over	9 578	15 342	237	9 562	14 731	188	9 167	14 328	213	1.3
Size of Household										
One person	24 900	17 083	171	24 732	16 222	174	23 611	16 065	172	* 2.3
Two persons	32 526	35 700	266	31 834	33 955	290	31 211	32 434	246	* 2.2
Three persons	16 724	42 244	428	16 827	41 043	463	16 898	39 414	416	.1
Four persons	15 118	49 531	523	15 321	46 757	432	15 073	45 087	454	* 3.0
Five persons	6 631	45 716	794	6 616	44 135	763	6 749	42 241	547	.7
Six persons	2 357	44 263	1 593	2 279	42 683	1 186	2 186	41 094	1 351	.8
Seven persons or more	1 372	39 013	1 631	1 382	36 622	1 764	1 379	33 120	1 220	3.6
Number of Earners										
No earners	21 281	13 102	139	21 404	12 175	116	21 145	11 807	111	* 4.6
One earner	33 538	27 567	209	32 973	26 210	173	32 369	25 560	164	* 2.3
Two earners or more	44 809	52 813	292	44 614	51 093	219	43 593	49 430	251	.5
Two earners	35 320	50 000	274	34 986	47 734	310	34 027	46 461	260	* 1.9
Three earners	6 982	63 191	685	7 257	60 421	558	7 146	57 272	612	1.7
Four earners or more	2 507	74 243	1 463	2 370	74 276	1 047	2 420	72 242	1 093	−2.8
Work Experience of Householder										
Total	99 627	34 076	197	98 990	32 264	146	97 107	31 241	146	* 2.7
Worked	71 070	42 141	193	70 505	40 622	182	69 282	39 468	21[illegible]	* .9
Worked year-round, full-time	51 972	47 069	224	51 383	45 727	218	50 221	44 834	251	.1
Did not work	28 557	16 377	163	28 486	15 270	167	27 825	14 787	150	* 4.3
Tenure										
Owner occupied	65 143	41 832	220	64 045	40 299	214	62 374	38 903	247	.9
Renter occupied	32 768	22 563	235	33 159	21 534	178	32 901	21 131	185	* 1.9
Occupier paid no cash rent	1 716	19 910	859	1 787	18 462	932	1 831	17 597	807	4.9

Table 1. Median Income of Households by Selected Characteristics, Race, and Hispanic Origin of Householder: 1995, 1994, and 1993—Con.

[Households as of March of the following year. An asterisk (*) preceding percent change indicates statistically significant change at the 90-percent confidence level. For meaning of symbols, see text]

Characteristic	1995			1994			1993			Percent change in real median income (1994-1995)
		Median income			Median income			Median income		
	Number (1,000)	Value (dollars)	Standard error (dollars)	Number (1,000)	Value (dollars)	Standard error (dollars)	Number (1,000)	Value (dollars)	Standard error (dollars)	
WHITE										
All households	84 511	35 766	186	83 737	34 028	191	82 387	32 960	192	* 2.2
Type of Residence										
Inside metropolitan areas	66 648	38 103	246	65 302	36 288	205	(NA)	(NA)	(NA)	* 2.1
1 million or more	43 307	40 508	288	41 160	38 318	346	(NA)	(NA)	(NA)	* 2.8
Inside central cities	13 830	31 631	424	12 954	30 776	432	(NA)	(NA)	(NA)	-.1
Outside central cities	29 477	45 146	408	28 206	42 133	339	(NA)	(NA)	(NA)	* 4.2
Under 1 million	23 341	34 439	369	24 142	33 412	345	(NA)	(NA)	(NA)	.2
Inside central cities	8 986	32 005	446	9 220	31 080	463	(NA)	(NA)	(NA)	.1
Outside central cities	14 355	35 894	410	14 922	35 060	406	(NA)	(NA)	(NA)	-.4
Outside metropolitan areas	17 863	28 891	425	18 434	27 241	386	(NA)	(NA)	(NA)	* 3.1
Region										
Northeast	16 959	37 772	476	16 962	36 477	390	16 926	35 385	324	.7
Midwest	21 095	37 220	381	20 950	34 103	325	20 586	33 010	365	* 6.1
South	28 297	32 917	369	27 721	32 095	271	27 170	30 820	267	-.3
West	18 160	36 390	448	18 103	35 063	410	17 705	34 565	396	.9
Type of Household										
Family households	58 869	43 265	256	58 437	41 334	209	57 870	39 841	232	* 1.8
Married-couple families	47 873	47 608	295	47 899	45 555	253	47 443	43 785	275	* 1.6
Male householder, no wife present	2 712	35 129	947	2 507	32 227	896	2 297	31 177	672	* 6.0
Female householder, no husband present	8 284	24 431	463	8 031	22 605	410	8 130	21 583	398	* 5.1
Nonfamily households	25 642	20 585	231	25 300	19 783	224	24 518	19 639	240	1.2
Male householder	11 367	26 898	336	11 093	25 756	320	10 602	25 717	301	1.6
Living alone	8 728	23 552	465	8 453	22 153	317	8 023	22 383	342	3.4
Female householder	14 275	16 325	221	14 207	15 521	245	13 916	15 330	232	2.3
Living alone	12 465	14 667	179	12 547	13 912	192	12 180	13 468	234	* 2.5
Age of Householder										
Under 65 years	65 186	41 481	213	64 558	39 852	236	63 685	38 419	226	* 1.2
15 to 24 years	4 254	22 203	465	4 365	20 769	382	4 227	20 637	349	* 4.0
25 to 34 years	15 730	36 912	377	15 845	35 518	303	16 044	34 092	368	1.1
35 to 44 years	19 373	45 924	386	18 978	44 397	457	18 517	43 073	414	.6
45 to 54 years	15 214	50 607	556	14 796	50 019	536	14 324	48 629	606	-1.6
55 to 64 years	10 614	40 150	571	10 574	36 817	482	10 573	35 219	516	* 6.0
65 years and over	19 326	19 590	205	19 179	18 670	198	18 702	18 471	223	* 2.0
65 to 74 years	10 583	23 816	403	10 479	22 122	282	10 347	22 144	297	* 4.7
75 years and over	8 743	15 807	240	8 700	15 084	232	8 355	14 755	220	1.9
Size of Household										
One person	21 194	17 512	211	21 000	16 818	187	20 202	16 588	185	1.3
Two persons	28 615	36 939	282	27 988	35 279	272	27 472	34 039	297	* 1.8
Three persons	13 873	44 997	480	13 931	43 541	451	13 982	41 936	427	.5
Four persons	12 659	51 611	409	12 841	49 293	596	12 612	47 097	440	1.8
Five persons	5 350	49 073	969	5 312	47 990	893	5 512	44 848	712	-.6
Six persons	1 856	47 249	1 820	1 751	45 786	1 165	1 656	45 629	1 404	.4
Seven persons or more	965	41 109	1 315	913	39 018	1 875	951	35 892	1 437	2.5
Number of Earners										
No earners	17 964	14 267	144	18 065	13 412	147	17 745	13 072	160	* 3.4
One earner	27 639	29 175	248	27 018	27 775	249	26 711	26 980	180	* 2.1
Two earners or more	38 907	53 990	306	38 654	51 999	234	37 931	50 439	236	1.0
Two earners	30 701	50 910	263	30 389	48 934	346	29 645	47 450	284	1.2
Three earners	6 058	64 311	686	6 219	61 697	577	6 164	58 248	601	1.4
Four earners or more	2 149	75 092	1 690	2 046	74 832	1 168	2 121	72 634	1 210	-2.4
Work Experience of Householder										
Total	84 511	35 766	186	83 737	34 028	191	82 387	32 960	192	* 2.2
Worked	60 560	43 946	252	59 918	42 063	192	59 175	41 069	181	* 1.6
Worked year-round, full-time	44 439	48 671	294	43 931	47 057	239	43 254	46 227	249	.6
Did not work	23 952	17 552	188	23 819	16 560	175	23 213	16 127	164	* 3.1
Tenure										
Owner occupied	58 282	42 383	251	57 449	40 788	223	55 879	39 640	258	1.0
Renter occupied	24 798	24 396	301	24 793	23 005	233	24 955	22 744	248	* 3.1
Occupier paid no cash rent	1 430	20 459	792	1 494	19 514	964	1 553	18 670	768	2.0

Table 1. Median Income of Households by Selected Characteristics, Race, and Hispanic Origin of Householder: 1995, 1994, and 1993—Con.

[Households as of March of the following year. An asterisk (*) preceding percent change indicates statistically significant change at the 90-percent confidence level. For meaning of symbols, see text]

Characteristic	1995			1994			1993			Percent change in real median income (1994-1995)
		Median income			Median income			Median income		
	Number (1,000)	Value (dollars)	Standard error (dollars)	Number (1,000)	Value (dollars)	Standard error (dollars)	Number (1,000)	Value (dollars)	Standard error (dollars)	
BLACK										
All households	11 577	22 393	382	11 655	21 027	391	11 281	19 532	385	* 3.6
Type of Residence										
Inside metropolitan areas	10 080	23 246	459	10 171	21 954	430	(NA)	(NA)	(NA)	3.0
1 million or more	7 310	24 687	576	7 274	23 433	569	(NA)	(NA)	(NA)	2.4
Inside central cities	4 825	20 721	569	4 821	19 677	627	(NA)	(NA)	(NA)	2.4
Outside central cities	2 484	34 461	1 458	2 453	31 451	981	(NA)	(NA)	(NA)	6.6
Under 1 million	2 771	20 684	568	2 898	18 854	705	(NA)	(NA)	(NA)	* 6.7
Inside central cities	1 782	17 706	940	1 840	16 913	606	(NA)	(NA)	(NA)	1.8
Outside central cities	989	24 894	1 392	1 057	22 192	1 104	(NA)	(NA)	(NA)	9.1
Outside metropolitan areas	1 496	16 497	824	1 484	15 859	794	(NA)	(NA)	(NA)	1.2
Region										
Northeast	2 165	21 947	809	2 029	23 257	1 056	1 935	21 560	704	* -8.2
Midwest	2 153	22 027	712	2 285	17 963	900	2 383	18 886	804	* 19.2
South	6 163	22 567	602	6 284	20 603	521	6 058	18 262	506	* 6.5
West	1 096	23 416	1 441	1 057	25 716	1 188	904	25 036	1 256	* -11.5
Type of Household										
Family households	8 055	26 838	616	8 093	25 475	489	7 989	22 221	465	2.4
Married-couple families	3 713	41 362	710	3 842	40 432	871	3 714	35 409	814	-.5
Male householder, no wife present	573	27 071	1 484	536	23 073	1 539	450	22 000	2 187	* 14.1
Female householder, no husband present	3 769	15 589	466	3 716	14 650	464	3 825	12 423	396	3.5
Nonfamily households	3 521	15 007	562	3 562	13 320	556	3 292	13 857	710	* 9.6
Male householder	1 532	19 172	847	1 653	16 868	690	1 452	17 752	934	* 10.5
Living alone	1 235	17 017	958	1 381	15 223	750	1 147	15 893	700	8.7
Female householder	1 989	11 872	520	1 909	10 458	495	1 840	11 093	474	* 10.4
Living alone	1 819	10 958	539	1 728	9 621	389	1 657	10 082	460	* 10.8
Age of Householder										
Under 65 years	9 799	24 545	474	9 830	23 363	433	9 513	21 508	378	2.2
15 to 24 years	774	12 825	1 056	833	11 765	680	773	10 777	883	6.0
25 to 34 years	2 633	21 871	691	2 674	20 348	703	2 744	18 030	624	4.5
35 to 44 years	2 889	28 097	944	2 950	25 943	681	2 826	24 431	734	5.3
45 to 54 years	2 118	30 210	1 049	2 046	31 432	884	1 856	29 880	1 298	* -6.5
55 to 64 years	1 385	21 842	722	1 325	22 577	1 290	1 315	20 800	1 214	-5.9
65 years and over	1 777	13 246	550	1 825	12 510	532	1 767	11 926	384	3.0
65 to 74 years	1 064	15 925	790	1 086	14 504	733	1 071	13 838	831	6.8
75 years and over	713	9 866	583	739	10 269	619	696	9 948	496	-6.6
Size of Household										
One person	3 055	13 229	629	3 109	11 700	438	2 804	11 862	380	* 9.9
Two persons	3 034	24 133	748	3 012	22 637	742	2 918	19 891	663	3.7
Three persons	2 197	26 578	1 206	2 216	25 789	987	2 256	23 069	1 036	.2
Four persons	1 715	32 086	1 763	1 728	29 055	1 565	1 760	26 616	1 145	7.4
Five persons	919	27 630	2 099	920	26 990	1 621	867	22 438	1 313	-.5
Six persons	366	28 028	2 929	362	30 185	2 583	363	26 531	2 551	-9.7
Seven persons or more	291	28 908	1 642	308	27 761	2 927	312	23 585	1 663	1.3
Number of Earners										
No earners	2 764	7 651	223	2 800	6 949	119	2 831	6 827	125	* 7.1
One earner	4 678	20 268	423	4 731	18 609	437	4 513	18 117	394	* 5.9
Two earners or more	4 135	42 341	635	4 123	42 831	871	3 938	39 815	876	* -3.9
Two earners	3 310	40 357	710	3 251	39 752	898	3 072	36 224	782	-1.3
Three earners	624	48 737	2 128	706	49 717	1 764	706	48 914	1 466	-4.7
Four earners or more	201	67 415	4 171	166	71 191	2 754	160	58 940	6 231	-7.9
Work Experience of Householder										
Total	11 577	22 393	382	11 655	21 027	391	11 281	19 532	385	* 3.6
Worked	7 808	30 137	464	7 814	28 364	610	7 482	26 507	410	3.3
Worked year-round, full-time	5 547	35 419	549	5 456	34 495	784	5 067	32 375	526	-.2
Did not work	3 769	9 784	252	3 841	8 778	268	3 799	8 472	247	* 8.4
Tenure										
Owner occupied	5 085	33 853	998	4 888	31 975	689	4 791	28 967	962	3.0
Renter occupied	6 290	16 558	379	6 547	15 501	338	6 268	14 354	455	3.9
Occupier paid no cash rent	201	15 475	1 389	220	10 016	1 432	222	9 978	1 304	* 50.2

Table 1. Median Income of Households by Selected Characteristics, Race, and Hispanic Origin of Householder: 1995, 1994, and 1993—Con.

[Households as of March of the following year. An asterisk (*) preceding percent change indicates statistically significant change at the 90-percent confidence level. For meaning of symbols, see text]

Characteristic	1995			1994			1993			Percent change in real median income (1994-1995)
		Median income			Median income			Median income		
	Number (1,000)	Value (dollars)	Standard error (dollars)	Number (1,000)	Value (dollars)	Standard error (dollars)	Number (1,000)	Value (dollars)	Standard error (dollars)	
HISPANIC ORIGIN[1]										
All households	7 939	22 860	498	7 735	23 421	435	7 362	22 886	460	* -5.1
Type of Residence										
Inside metropolitan areas	7 228	23 081	545	7 103	23 802	468	(NA)	(NA)	(NA)	* -5.7
1 million or more	5 469	23 884	655	5 328	24 482	565	(NA)	(NA)	(NA)	* -5.1
Inside central cities	2 971	19 976	573	2 787	20 380	626	(NA)	(NA)	(NA)	* -4.7
Outside central cities	2 498	30 556	865	2 541	30 317	924	(NA)	(NA)	(NA)	-2.0
Under 1 million	1 759	21 042	933	1 775	21 995	955	(NA)	(NA)	(NA)	* -7.0
Inside central cities	1 024	21 124	1 281	1 011	21 573	1 313	(NA)	(NA)	(NA)	-4.8
Outside central cities	735	20 941	1 322	764	22 523	1 354	(NA)	(NA)	(NA)	* -9.6
Outside metropolitan areas	711	21 373	1 329	632	19 148	2 116	(NA)	(NA)	(NA)	8.5
Region										
Northeast	1 368	19 936	1 129	1 291	19 021	871	1 331	18 400	1 048	1.9
Midwest	535	27 777	2 056	495	29 462	1 465	503	25 602	1 709	-8.4
South	2 725	21 907	634	2 589	22 620	712	2 383	22 461	709	* -5.8
West	3 311	24 368	783	3 360	24 389	641	3 145	24 714	761	-2.8
Type of Household										
Family households	6 287	25 491	541	6 200	25 210	506	5 940	24 530	507	-1.7
Married-couple families	4 247	30 195	631	4 235	29 915	709	4 033	28 867	652	-1.8
Male householder, no wife present	436	25 053	2 665	479	25 596	1 430	410	25 013	1 870	-4.8
Female householder, no husband present	1 604	14 755	661	1 485	13 200	738	1 498	13 223	777	8.7
Nonfamily households	1 652	13 780	719	1 535	15 789	760	1 423	15 799	703	* -15.1
Male householder	865	17 339	1 214	790	21 712	1 371	747	21 672	1 542	* -22.3
Living alone	602	14 181	1 117	541	17 474	1 553	511	17 324	1 142	* -21.1
Female householder	787	10 196	725	745	9 757	674	676	10 850	842	1.6
Living alone	658	8 908	522	615	8 382	512	552	8 672	773	3.3
Age of Householder										
Under 65 years	7 041	24 399	551	6 846	24 949	464	6 562	24 367	502	* -4.9
15 to 24 years	749	16 854	917	674	16 713	945	590	18 724	1 178	-1.9
25 to 34 years	2 195	23 187	987	2 237	23 780	842	2 125	22 920	867	-5.2
35 to 44 years	2 109	26 492	882	1 950	28 225	1 525	1 856	26 842	857	* -8.7
45 to 54 years	1 181	29 441	1 579	1 232	29 208	1 289	1 221	27 723	1 588	-2.0
55 to 64 years	808	22 859	1 839	755	24 536	1 393	769	22 905	1 450	-9.4
65 years and over	898	13 513	743	889	13 121	684	799	13 284	836	.1
65 to 74 years	609	14 561	1 249	607	13 776	956	525	14 035	1 123	2.8
75 years and over	289	12 277	1 212	282	12 068	1 162	274	11 993	1 468	-1.1
Size of Household										
One person	1 260	11 074	578	1 156	11 598	634	1 063	11 935	705	-7.2
Two persons	1 788	22 127	828	1 674	21 821	894	1 671	22 216	746	-1.4
Three persons	1 528	22 977	1 114	1 494	25 150	841	1 406	22 787	985	* -11.2
Four persons	1 508	27 903	1 294	1 582	26 720	1 269	1 410	25 902	859	1.6
Five persons	964	26 701	1 170	960	26 801	1 138	960	28 967	1 187	-3.1
Six persons	523	29 114	1 425	476	31 554	2 001	420	27 191	1 412	* -10.3
Seven persons or more	368	30 180	1 597	392	29 688	2 934	433	29 540	1 448	-1.1
Number of Earners										
No earners	1 363	7 486	249	1 333	7 427	217	1 255	7 749	291	-2.0
One earner	2 923	18 062	509	2 771	17 722	497	2 648	17 828	549	-.9
Two earners or more	3 654	36 963	729	3 630	37 088	611	3 460	34 737	692	* -3.1
Two earners	2 712	34 170	717	2 632	34 678	742	2 499	31 999	623	* -4.2
Three earners	651	43 709	2 048	730	42 013	1 602	646	40 680	1 310	1.2
Four earners or more	290	56 612	2 744	268	54 179	3 279	315	48 731	2 945	1.6
Work Experience of Householder										
Total	7 939	22 860	498	7 735	23 421	435	7 362	22 886	460	* -5.1
Worked	5 780	28 353	648	5 635	28 984	594	5 416	27 812	560	* -4.9
Worked year-round, full-time	4 044	32 607	664	3 867	33 790	707	3 686	32 213	556	* -6.2
Did not work	2 159	10 848	476	2 100	10 160	413	1 946	10 619	452	3.8
Tenure										
Owner occupied	3 274	34 818	848	3 278	34 561	778	3 060	32 171	668	-2.0
Renter occupied	4 529	17 388	395	4 326	17 467	454	4 165	17 424	447	-3.2
Occupier paid no cash rent	136	16 779	1 953	131	15 134	3 365	138	16 913	2 096	7.8

[1] Persons of Hispanic origin may be of any race.

Table 2. Selected Characteristics—Households by Total Money Income in 1995

[Numbers in thousands. Households as of March of the following year. For meaning of symbols, see text]

Characteristic	Total	Less than $5,000	$5,000 to $9,999	$10,000 to $14,999	$15,000 to $24,999	$25,000 to $34,999	$35,000 to $49,999	$50,000 to $74,999	$75,000 to $99,999	$100,000 and over	Median income		Mean income	
											Value (dollars)	Standard error (dollars)	Value (dollars)	Standard error (dollars)
All households	99 627	3 651	8 539	8 716	15 848	14 167	16 877	17 038	7 677	7 114	34 076	197	44 938	246
TYPE OF RESIDENCE														
Inside metropolitan areas	79 875	2 891	6 363	6 469	12 183	10 882	13 415	14 332	6 808	6 531	36 079	199	47 326	286
Inside central cities	30 985	1 656	3 486	3 093	5 459	4 306	4 832	4 436	1 832	1 887	28 941	305	40 034	423
1 million or more	19 792	1 101	2 249	1 983	3 484	2 684	2 964	2 832	1 187	1 306	28 633	383	40 647	552
Under 1 million	11 193	555	1 237	1 110	1 974	1 622	1 868	1 603	645	580	29 478	503	38 949	646
Outside central cities	48 890	1 235	2 878	3 376	6 724	6 576	8 583	9 897	4 975	4 644	40 939	257	51 947	379
1 million or more	33 215	744	1 776	2 150	4 166	4 216	5 676	7 037	3 723	3 727	44 073	432	55 396	476
Under 1 million	15 674	491	1 101	1 226	2 559	2 360	2 907	2 860	1 253	917	35 422	399	44 638	604
Outside metropolitan areas	19 753	760	2 176	2 247	3 665	3 284	3 462	2 706	869	583	27 776	403	35 281	542
REGION														
Northeast	19 695	746	1 781	1 667	2 699	2 656	3 198	3 580	1 629	1 740	36 111	359	48 039	574
Midwest	23 707	720	1 709	2 027	3 707	3 415	4 212	4 445	1 860	1 612	35 839	357	45 344	463
South	35 143	1 550	3 367	3 288	6 024	5 298	5 922	5 330	2 304	2 060	30 942	256	41 276	385
West	21 082	635	1 682	1 734	3 418	2 798	3 544	3 683	1 884	1 703	35 979	407	47 688	632
RACE AND HISPANIC ORIGIN OF HOUSEHOLDER														
White	84 511	2 465	6 475	7 082	13 193	12 148	14 584	15 093	6 939	6 533	35 766	187	46 729	271
Black	11 577	1 001	1 782	1 336	2 178	1 569	1 695	1 299	459	259	22 393	382	30 400	520
Hispanic origin[1]	7 939	477	1 102	971	1 707	1 222	1 058	917	292	193	22 860	498	31 201	700
TYPE OF HOUSEHOLD														
Family households	69 594	1 708	3 133	4 378	9 870	9 824	13 077	14 433	6 803	6 370	41 224	208	51 985	312
Married-couple families	53 567	566	1 171	2 398	6 616	7 292	10 446	12 751	6 294	6 033	47 129	229	58 493	381
Male householder, no wife present	3 513	95	196	294	669	570	740	575	220	154	33 534	964	40 527	823
Female householder, no husband present	12 514	1 046	1 766	1 686	2 586	1 962	1 892	1 106	289	183	21 348	328	27 343	376
Nonfamily households	30 033	1 944	5 406	4 339	5 978	4 343	3 800	2 606	874	744	19 929	216	28 608	342
Male householder	13 348	787	1 479	1 495	2 634	2 197	2 117	1 545	578	517	26 023	316	35 363	660
Living alone	10 288	688	1 366	1 328	2 198	1 696	1 523	903	303	283	22 586	382	30 934	728
Female householder	16 685	1 157	3 928	2 844	3 344	2 146	1 683	1 061	296	227	15 892	208	23 204	304
Living alone	14 612	1 113	3 832	2 702	3 037	1 773	1 253	645	159	99	14 331	177	20 127	287
AGE OF HOUSEHOLDER														
Under 65 years	78 141	2 881	4 675	5 037	10 860	11 108	14 550	15 460	7 122	6 448	39 148	218	49 436	292
15 to 24 years	5 282	529	629	707	1 245	947	698	415	77	36	20 979	462	25 000	422
25 to 34 years	19 225	717	1 220	1 385	3 072	3 299	4 065	3 458	1 197	811	34 701	378	41 421	482
35 to 44 years	23 226	612	1 020	1 275	2 882	3 153	4 503	5 455	2 353	1 974	43 465	406	53 230	576
45 to 54 years	18 008	522	844	807	1 913	2 106	3 184	3 943	2 295	2 394	48 058	525	59 636	681
55 to 64 years	12 401	501	962	864	1 748	1 603	2 100	2 189	1 201	1 234	38 077	545	50 349	748
65 years and over	21 486	770	3 864	3 679	4 988	3 059	2 326	1 578	554	666	19 096	203	28 579	372
65 to 74 years	11 908	314	1 669	1 648	2 741	1 936	1 573	1 125	385	518	23 031	385	33 587	598
75 years and over	9 578	456	2 195	2 032	2 247	1 123	753	453	170	148	15 342	238	22 352	358
Mean age of householder	48.4	46.9	56.7	54.8	50.6	47.0	45.2	45.0	46.2	48.1	(X)	(X)	(X)	(X)
SIZE OF HOUSEHOLD														
One person	24 900	1 802	5 198	4 030	5 235	3 468	2 776	1 548	462	382	17 063	172	24 592	348
Two persons	32 526	871	1 514	2 562	5 679	5 281	6 104	5 623	2 536	2 355	35 700	266	46 162	388
Three persons	16 724	472	841	943	2 166	2 271	3 148	3 653	1 731	1 500	42 244	428	52 086	627
Four persons	15 118	267	549	600	1 507	1 778	2 940	3 836	1 833	1 808	49 531	523	59 564	687
Five persons	6 631	149	299	330	759	828	1 242	1 526	807	690	45 710	794	58 953	1 384
Six persons	2 357	57	81	151	301	320	384	586	207	269	44 263	1 593	56 235	1 749
Seven persons or more	1 372	33	57	100	201	222	282	266	100	110	39 013	1 631	49 709	2 541
Mean size of household	2.65	2.05	1.84	2.07	2.34	2.57	2.84	3.14	3.21	3.28	(X)	(X)	(X)	(X)
NUMBER OF EARNERS														
No earners	21 281	2 369	5 595	4 164	4 584	2 174	1 272	717	182	223	13 102	139	18 452	206
One earner	33 538	1 167	2 471	3 626	7 565	6 380	5 941	3 729	1 311	1 347	27 567	209	36 855	410
Two earners or more	44 809	115	473	926	3 699	5 613	9 664	12 592	6 183	5 543	52 813	292	63 566	400
Two earners	35 320	104	440	846	3 321	4 864	8 085	9 601	4 322	3 736	50 000	274	60 045	429
Three earners	6 982	9	25	72	339	629	1 256	2 218	1 272	1 162	63 191	685	73 656	1 157
Four earners or more	2 507	2	9	8	38	120	323	773	589	645	74 243	1 463	85 086	1 829
Mean number of earners	1.41	.39	.42	.65	1.00	1.35	1.67	1.99	2.19	2.20	(X)	(X)	(X)	(X)
WORK EXPERIENCE OF HOUSEHOLDER														
Total	99 627	3 651	8 539	8 716	15 848	14 167	16 877	17 038	7 677	7 114	34 076	197	44 938	246
Worked	71 070	1 139	2 594	3 963	9 804	10 675	14 141	15 168	7 093	6 493	42 141	193	53 080	315
Worked at full-time jobs	61 729	599	1 518	2 898	8 030	9 380	12 754	13 970	6 649	5 931	44 475	247	55 273	340
50 weeks or more	51 972	160	629	1 847	6 218	7 853	11 152	12 505	6 084	5 525	47 069	224	58 457	383
27 to 49 weeks	6 453	101	389	605	1 186	1 134	1 163	1 106	460	309	33 023	620	42 966	834
26 weeks or less	3 305	338	501	446	627	393	439	359	105	97	20 663	808	29 239	804
Worked at part-time jobs	9 341	540	1 076	1 065	1 774	1 296	1 387	1 197	444	562	26 476	496	38 584	804
50 weeks or more	4 500	130	404	540	895	586	752	652	219	321	29 675	907	41 889	1 232
27 to 49 weeks	2 201	115	226	253	381	358	335	267	124	142	28 583	1 168	40 980	1 683
26 weeks or less	2 640	295	446	272	497	351	301	278	101	99	19 905	828	30 952	1 285
Did not work	28 557	2 513	5 945	4 753	6 044	3 491	2 736	1 871	584	621	16 377	163	24 674	279

See footnotes at end of table.

Table 2. Selected Characteristics—Households by Total Money Income in 1995—Con.

[Numbers in thousands. Households as of March of the following year. For meaning of symbols, see text]

Characteristic	Total	Less than $5,000	$5,000 to $9,999	$10,000 to $14,999	$15,000 to $24,999	$25,000 to $34,999	$35,000 to $49,999	$50,000 to $74,999	$75,000 to $99,999	$100,000 and over	Median income		Mean income	
											Value (dollars)	Standard error (dollars)	Value (dollars)	Standard error (dollars)
EDUCATIONAL ATTAINMENT[2]														
Total	94 346	3 123	7 910	8 010	14 603	13 220	16 178	16 623	7 600	7 078	35 235	176	46 054	258
Less than 9th grade	8 062	577	1 992	1 453	1 772	967	689	448	97	68	15 043	286	21 188	431
9th to 12th grade (no diploma)	9 683	588	1 774	1 551	2 259	1 284	1 175	731	220	99	18 298	330	25 117	437
High school graduate (includes equivalency)	29 507	950	2 413	2 683	5 380	4 975	5 572	4 975	1 619	940	31 376	248	38 344	360
Some college, no degree	16 951	500	1 025	1 270	2 516	2 590	3 339	3 374	1 353	983	37 156	368	44 958	501
Associate degree	6 719	138	299	326	914	978	1 375	1 649	625	416	42 118	701	48 470	728
Bachelor's degree or more	23 424	370	407	727	1 763	2 425	4 029	5 446	3 685	4 572	58 052	551	73 079	727
Bachelor's degree	14 871	270	297	549	1 314	1 759	2 731	3 557	2 185	2 209	52 857	612	64 959	785
Master's degree	5 706	73	79	115	322	459	946	1 386	1 020	1 306	64 960	1 023	77 907	1 434
Professional degree	1 641	12	19	36	86	138	190	263	253	643	82 010	2 289	113 088	4 670
Doctorate degree	1 206	15	12	26	40	69	162	241	227	414	80 005	3 164	95 913	3 514
TENURE														
Owner occupied	65 143	1 364	3 580	4 352	8 752	8 720	11 837	13 626	6 596	6 317	41 832	220	52 874	334
Renter occupied	32 768	2 131	4 685	4 140	6 714	5 187	4 822	3 285	1 051	754	22 563	236	30 146	302
Occupier paid no cash rent	1 716	157	274	225	383	259	218	128	30	44	19 910	859	26 110	902

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[1] Persons of Hispanic origin may be of any race.

[2] Restricted to persons 25 years and over.

Table 3. Persons in Households, by Total Household Income in 1995, Relationship to Householder, Age, Sex, Race, and Hispanic Origin

[Numbers in thousands. Persons in households as of March of the following year. For meaning of symbols, see text]

Total money income	Male						Female					
	Total	House-holder	Spouse of house-holder	Child of house-holder	Other relative of house-holder	Non-relative	Total	House-holder	Spouse of house-holder	Child of house-holder	Other relative of house-holder	Non-relative
ALL RACES												
All Ages												
Total	129 106	60 760	9 668	45 690	6 744	6 244	135 128	38 868	43 899	40 176	7 008	5 177
Less than $5,000	3 120	1 338	110	1 386	155	131	4 372	2 313	456	1 270	172	161
$5,000 to $9,999	5 882	2 597	248	2 387	386	263	9 790	5 942	922	2 267	469	189
$10,000 to $14,999	7 788	3 708	479	2 759	496	346	10 269	5 009	1 919	2 501	529	311
$15,000 to $19,999	8 672	4 272	593	2 908	500	398	10 046	4 021	2 594	2 534	523	373
$20,000 to $24,999	8 954	4 437	616	2 893	488	520	9 491	3 118	2 812	2 613	517	431
$25,000 to $29,999	9 221	4 463	667	3 056	520	515	9 427	2 887	2 986	2 511	568	475
$30,000 to $34,999	8 719	4 301	627	2 891	432	468	9 071	2 515	3 011	2 658	470	416
$35,000 to $39,999	8 636	4 106	652	2 845	559	475	8 718	2 206	2 940	2 627	549	395
$40,000 to $44,999	8 270	3 787	657	2 917	508	401	7 950	1 817	2 880	2 412	497	345
$45,000 to $49,999	7 396	3 502	599	2 567	351	378	7 025	1 458	2 719	2 249	329	269
$50,000 to $54,999	6 930	3 192	600	2 439	353	345	6 687	1 271	2 626	2 218	335	236
$55,000 to $59,999	5 941	2 790	491	2 077	299	285	5 757	1 022	2 276	1 972	271	216
$60,000 to $64,999	5 723	2 576	481	2 096	297	272	5 257	879	2 160	1 741	309	167
$65,000 to $69,999	4 840	2 173	379	1 802	232	255	4 554	702	1 870	1 533	240	208
$70,000 to $74,999	3 934	1 852	337	1 329	228	189	3 830	579	1 532	1 304	226	189
$75,000 to $79,999	3 419	1 634	298	1 239	136	111	3 196	506	1 392	1 063	139	97
$80,000 to $84,999	3 187	1 498	222	1 202	105	162	2 825	370	1 260	952	113	128
$85,000 to $89,999	2 347	1 087	212	846	96	106	2 189	302	959	783	81	64
$90,000 to $94,999	2 050	946	196	757	86	64	1 915	270	843	655	84	63
$95,000 to $99,999	1 890	870	129	728	89	74	1 645	194	784	548	66	53
$100,000 and over	12 187	5 629	1 076	4 568	428	486	11 117	1 485	4 957	3 764	522	389
Under 3 Years Old												
Total	6 122	–	–	5 294	743	85	5 815	–	–	4 897	835	83
Less than $5,000	313	–	–	287	25	2	274	–	–	245	25	3
$5,000 to $9,999	476	–	–	421	46	9	424	–	–	340	84	–
$10,000 to $14,999	416	–	–	333	75	8	469	–	–	382	83	4
$15,000 to $19,999	468	–	–	392	67	8	448	–	–	356	85	7
$20,000 to $24,999	444	–	–	383	47	14	448	–	–	372	67	10
$25,000 to $29,999	433	–	–	370	54	8	386	–	–	331	46	9
$30,000 to $34,999	417	–	–	383	30	4	441	–	–	370	64	6
$35,000 to $39,999	421	–	–	352	67	1	348	–	–	280	64	4
$40,000 to $44,999	423	–	–	351	64	8	345	–	–	290	47	8
$45,000 to $49,999	352	–	–	330	20	3	281	–	–	248	28	4
$50,000 to $54,999	309	–	–	256	53	–	343	–	–	297	45	1
$55,000 to $59,999	244	–	–	212	29	3	226	–	–	207	16	3
$60,000 to $64,999	206	–	–	174	31	–	242	–	–	199	44	–
$65,000 to $69,999	158	–	–	134	23	1	139	–	–	112	15	12
$70,000 to $74,999	144	–	–	131	12	–	176	–	–	135	36	5
$75,000 to $79,999	122	–	–	112	8	2	101	–	–	96	5	–
$80,000 to $84,999	116	–	–	113	3	–	93	–	–	89	1	3
$85,000 to $89,999	60	–	–	58	2	–	81	–	–	72	8	1
$90,000 to $94,999	73	–	–	61	10	3	58	–	–	49	8	1
$95,000 to $99,999	73	–	–	61	9	3	81	–	–	71	9	–
$100,000 and over	454	–	–	381	67	7	413	–	–	355	56	3
3 to 5 Years Old												
Total	6 338	–	–	5 697	528	113	6 089	–	–	5 411	535	142
Less than $5,000	311	–	–	285	22	4	281	–	–	249	23	10
$5,000 to $9,999	533	–	–	476	50	7	466	–	–	416	44	6
$10,000 to $14,999	450	–	–	397	43	9	495	–	–	423	59	13
$15,000 to $19,999	422	–	–	366	41	14	419	–	–	370	37	13
$20,000 to $24,999	433	–	–	381	36	16	420	–	–	383	28	9
$25,000 to $29,999	410	–	–	364	37	9	437	–	–	368	45	24
$30,000 to $34,999	410	–	–	385	19	7	397	–	–	349	36	12
$35,000 to $39,999	402	–	–	346	51	4	427	–	–	374	48	5
$40,000 to $44,999	415	–	–	361	42	12	358	–	–	314	33	11
$45,000 to $49,999	365	–	–	341	22	1	362	–	–	335	21	6
$50,000 to $54,999	310	–	–	279	27	4	387	–	–	359	27	–
$55,000 to $59,999	246	–	–	228	12	6	283	–	–	250	23	10
$60,000 to $64,999	254	–	–	232	15	7	237	–	–	208	28	–
$65,000 to $69,999	194	–	–	176	18	–	177	–	–	156	14	6
$70,000 to $74,999	164	–	–	137	27	–	156	–	–	136	17	3
$75,000 to $79,999	133	–	–	110	17	7	175	–	–	158	13	4
$80,000 to $84,999	113	–	–	105	9	–	91	–	–	81	1	9
$85,000 to $89,999	94	–	–	84	9	–	58	–	–	56	2	–
$90,000 to $94,999	68	–	–	60	8	–	58	–	–	55	3	–
$95,000 to $99,999	104	–	–	96	8	–	46	–	–	44	3	–
$100,000 and over	509	–	–	488	14	6	360	–	–	328	31	1

See footnote at end of table.

Table 3. Persons in Households, by Total Household Income in 1995, Relationship to Householder, Age, Sex, Race, and Hispanic Origin—Con.

[Numbers in thousands. Persons in households as of March of the following year. For meaning of symbols, see text]

Total money income	Male						Female					
	Total	Householder	Spouse of householder	Child of householder	Other relative of householder	Nonrelative	Total	Householder	Spouse of householder	Child of householder	Other relative of householder	Nonrelative
ALL RACES—Con.												
6 to 11 Years Old												
Total	12 146	–	–	11 025	817	304	11 576	–	–	10 532	779	265
Less than $5,000	397	–	–	365	24	7	457	–	–	415	26	15
$5,000 to $9,999	742	–	–	650	85	8	781	–	–	705	64	12
$10,000 to $14,999	788	–	–	675	88	25	775	–	–	699	66	9
$15,000 to $19,999	867	–	–	771	71	25	812	–	–	712	77	23
$20,000 to $24,999	796	–	–	704	67	25	783	–	–	708	63	11
$25,000 to $29,999	860	–	–	769	61	29	787	–	–	693	75	19
$30,000 to $34,999	759	–	–	701	36	21	788	–	–	701	44	43
$35,000 to $39,999	823	–	–	723	73	28	744	–	–	658	70	16
$40,000 to $44,999	828	–	–	772	44	12	748	–	–	678	65	4
$45,000 to $49,999	688	–	–	631	34	23	644	–	–	585	40	20
$50,000 to $54,999	706	–	–	663	34	9	556	–	–	520	29	7
$55,000 to $59,999	537	–	–	494	33	10	606	–	–	557	36	14
$60,000 to $64,999	595	–	–	539	40	16	446	–	–	421	19	7
$65,000 to $69,999	420	–	–	374	28	18	417	–	–	379	28	10
$70,000 to $74,999	325	–	–	308	8	10	307	–	–	280	12	15
$75,000 to $79,999	278	–	–	252	14	11	250	–	–	237	13	–
$80,000 to $84,999	287	–	–	260	22	5	260	–	–	236	11	13
$85,000 to $89,999	184	–	–	178	4	1	214	–	–	204	7	3
$90,000 to $94,999	180	–	–	154	21	4	203	–	–	188	6	8
$95,000 to $99,999	151	–	–	140	10	1	91	–	–	85	6	–
$100,000 and over	937	–	–	901	21	15	906	–	–	870	21	15
12 to 17 Years Old												
Total	11 793	36	1	10 750	675	329	11 264	48	23	10 270	630	294
Less than $5,000	292	5	–	261	18	9	294	10	3	251	15	16
$5,000 to $9,999	560	7	–	491	51	10	602	7	8	506	70	10
$10,000 to $14,999	803	7	1	706	71	18	665	2	3	571	58	31
$15,000 to $19,999	761	–	–	675	57	28	699	9	7	630	35	17
$20,000 to $24,999	737	–	–	648	55	33	727	1	–	649	61	16
$25,000 to $29,999	847	2	–	765	45	35	722	6	–	634	59	23
$30,000 to $34,999	800	4	–	715	49	32	758	–	1	698	28	31
$35,000 to $39,999	743	–	–	676	50	17	748	–	–	677	53	17
$40,000 to $44,999	648	3	–	590	39	16	692	5	–	623	52	11
$45,000 to $49,999	651	2	–	613	32	4	673	3	–	618	34	18
$50,000 to $54,999	609	–	–	555	26	29	602	3	–	571	21	7
$55,000 to $59,999	604	–	–	555	40	10	541	–	–	507	27	7
$60,000 to $64,999	606	–	–	560	29	17	549	–	–	504	25	20
$65,000 to $69,999	535	–	–	493	23	18	507	–	–	472	11	24
$70,000 to $74,999	311	–	–	288	19	4	392	–	–	368	18	6
$75,000 to $79,999	323	–	–	305	15	4	266	–	–	256	8	2
$80,000 to $84,999	340	3	–	316	11	9	268	–	–	252	4	12
$85,000 to $89,999	234	–	–	218	9	6	235	–	–	229	4	1
$90,000 to $94,999	202	–	–	191	2	8	159	–	–	148	10	1
$95,000 to $99,999	149	–	–	144	2	2	141	–	–	139	2	–
$100,000 and over	1 038	3	–	985	30	20	1 024	1	–	968	33	22
18 to 21 Years Old												
Total	7 005	703	35	5 112	558	597	7 068	978	560	4 363	484	683
Less than $5,000	183	80	3	67	2	31	279	151	12	58	17	40
$5,000 to $9,999	286	80	2	114	39	51	489	188	49	166	40	46
$10,000 to $14,999	421	134	6	194	39	48	489	126	97	185	13	69
$15,000 to $19,999	507	109	–	287	61	51	512	106	88	207	48	63
$20,000 to $24,999	385	72	5	219	43	45	530	97	79	229	38	86
$25,000 to $29,999	485	70	3	289	48	76	453	78	67	182	43	84
$30,000 to $34,999	426	46	–	266	58	56	450	64	47	263	38	39
$35,000 to $39,999	384	22	3	295	24	41	434	24	38	294	43	35
$40,000 to $44,999	371	19	7	277	37	30	419	46	32	250	32	59
$45,000 to $49,999	358	21	4	267	33	33	283	28	13	198	19	26
$50,000 to $54,999	369	13	3	285	32	36	329	23	15	231	13	46
$55,000 to $59,999	309	8	–	270	18	13	266	9	5	222	19	11
$60,000 to $64,999	314	9	–	263	21	21	224	11	–	195	17	1
$65,000 to $69,999	351	4	–	311	15	20	257	1	9	196	22	29
$70,000 to $74,999	234	9	–	201	13	11	242	5	–	212	13	12
$75,000 to $79,999	209	–	–	183	20	6	181	5	–	159	10	6
$80,000 to $84,999	202	2	–	195	–	5	180	3	–	165	9	3
$85,000 to $89,999	138	–	–	123	11	4	135	2	–	127	2	3
$90,000 to $94,999	140	–	–	137	1	2	132	–	1	117	15	–
$95,000 to $99,999	116	1	–	97	17	–	141	–	3	126	1	11
$100,000 and over	820	4	–	774	24	18	643	11	4	583	32	13

See footnote at end of table.

Table 3. Persons in Households, by Total Household Income in 1995, Relationship to Householder, Age, Sex, Race, and Hispanic Origin—Con.

[Numbers in thousands. Persons in households as of March of the following year. For meaning of symbols, see text]

Total money income	Male						Female					
	Total	Householder	Spouse of householder	Child of householder	Other relative of householder	Nonrelative	Total	Householder	Spouse of householder	Child of householder	Other relative of householder	Nonrelative
ALL RACES—Con.												
22 to 24 Years Old												
Total	5 373	1 849	241	2 214	379	690	5 341	1 667	1 126	1 592	300	656
Less than $5,000	160	87	3	39	15	15	246	196	16	16	8	10
$5,000 to $9,999	232	133	12	37	15	36	326	214	40	14	19	40
$10,000 to $14,999	354	219	28	50	20	37	419	219	94	64	10	32
$15,000 to $19,999	391	222	20	78	23	48	458	215	109	51	15	68
$20,000 to $24,999	438	247	42	101	18	31	433	166	129	66	17	54
$25,000 to $29,999	438	217	15	116	37	53	476	156	139	89	28	64
$30,000 to $34,999	431	184	32	128	24	63	405	120	134	77	16	59
$35,000 to $39,999	371	134	27	102	39	68	418	101	121	94	25	78
$40,000 to $44,999	301	98	18	114	32	40	321	74	81	78	24	63
$45,000 to $49,999	282	73	16	112	30	51	266	44	91	96	13	22
$50,000 to $54,999	247	49	13	121	32	32	273	59	73	95	20	25
$55,000 to $59,999	188	33	8	111	4	32	166	47	14	75	7	23
$60,000 to $64,999	191	44	6	101	12	29	159	17	27	91	12	12
$65,000 to $69,999	186	20	–	116	19	31	130	9	10	67	33	10
$70,000 to $74,999	157	30	–	101	7	19	115	12	7	69	15	13
$75,000 to $79,999	130	13	–	98	6	13	82	6	5	52	4	15
$80,000 to $84,999	101	15	–	60	3	22	95	3	10	62	7	14
$85,000 to $89,999	87	8	–	57	12	10	47	1	3	37	2	5
$90,000 to $94,999	60	7	–	46	7	–	54	3	2	40	–	9
$95,000 to $99,999	103	6	–	77	–	20	51	–	1	42	3	5
$100,000 and over	525	11	–	450	26	38	400	5	21	317	21	35
25 to 29 Years Old												
Total	9 748	5 041	793	2 041	563	1 310	9 709	3 312	3 873	1 166	391	967
Less than $5,000	151	100	6	19	8	18	302	211	32	21	9	29
$5,000 to $9,999	364	224	19	35	24	62	540	369	104	27	12	27
$10,000 to $14,999	515	346	24	64	37	44	569	346	125	45	16	37
$15,000 to $19,999	624	362	69	79	44	71	733	350	225	73	31	56
$20,000 to $24,999	792	485	39	110	44	115	731	296	276	54	29	75
$25,000 to $29,999	749	469	99	74	33	73	745	268	314	59	31	74
$30,000 to $34,999	812	480	78	108	41	106	814	280	360	53	29	93
$35,000 to $39,999	723	417	61	98	38	109	723	211	320	98	28	67
$40,000 to $44,999	791	436	82	128	55	89	715	193	371	62	37	52
$45,000 to $49,999	688	384	59	125	27	93	632	141	365	51	13	61
$50,000 to $54,999	599	310	56	107	37	89	526	121	280	53	23	48
$55,000 to $59,999	435	189	50	103	24	68	458	123	209	48	15	63
$60,000 to $64,999	364	146	38	104	28	48	386	93	187	53	22	31
$65,000 to $69,999	317	140	23	80	15	59	345	70	150	73	16	36
$70,000 to $74,999	310	106	20	111	27	45	296	63	105	59	18	51
$75,000 to $79,999	209	87	13	88	2	19	234	35	105	47	18	29
$80,000 to $84,999	201	90	6	68	1	36	166	18	80	44	3	21
$85,000 to $89,999	155	40	8	67	4	36	119	20	43	32	5	19
$90,000 to $94,999	119	23	9	66	3	18	103	21	43	27	3	8
$95,000 to $99,999	133	44	1	65	18	5	88	9	48	16	–	15
$100,000 and over	696	165	32	341	53	105	486	74	131	171	33	76
30 to 34 Years Old												
Total	10 636	6 849	1 273	1 172	466	876	10 819	4 022	5 369	643	238	546
Less than $5,000	175	141	6	7	5	15	334	265	51	7	1	9
$5,000 to $9,999	313	196	30	28	28	30	530	430	58	18	17	7
$10,000 to $14,999	435	276	51	64	10	33	668	417	185	40	9	18
$15,000 to $19,999	654	393	72	99	33	57	674	372	217	30	17	37
$20,000 to $24,999	803	531	76	101	19	77	710	284	339	39	16	32
$25,000 to $29,999	911	583	108	111	53	55	806	327	378	40	10	51
$30,000 to $34,999	860	602	113	43	52	51	787	291	388	35	26	47
$35,000 to $39,999	835	568	106	72	18	71	812	271	419	59	19	44
$40,000 to $44,999	799	489	95	116	47	53	730	240	392	30	23	45
$45,000 to $49,999	759	542	81	42	43	52	712	173	439	53	12	35
$50,000 to $54,999	670	437	96	71	22	43	669	164	424	34	20	27
$55,000 to $59,999	578	378	75	26	22	76	520	135	308	42	7	26
$60,000 to $64,999	467	293	61	56	13	44	460	110	282	30	9	28
$65,000 to $69,999	390	233	40	57	27	33	364	86	230	24	9	15
$70,000 to $74,999	297	187	51	19	12	27	309	76	193	16	7	17
$75,000 to $79,999	274	177	21	54	5	16	283	49	186	38	2	8
$80,000 to $84,999	271	173	25	38	12	22	231	49	154	9	5	15
$85,000 to $89,999	151	97	25	11	10	7	149	49	82	4	7	7
$90,000 to $94,999	139	81	28	19	2	9	148	32	88	11	6	11
$95,000 to $99,999	135	76	20	21	–	17	147	26	103	7	4	7
$100,000 and over	721	395	92	117	33	85	780	177	452	78	11	61

See footnote at end of table.

Table 3. Persons in Households, by Total Household Income in 1995, Relationship to Householder, Age, Sex, Race, and Hispanic Origin—Con.

[Numbers in thousands. Persons in households as of March of the following year. For meaning of symbols, see text]

Total money income	Male						Female					
	Total	Householder	Spouse of householder	Child of householder	Other relative of householder	Nonrelative	Total	Householder	Spouse of householder	Child of householder	Other relative of householder	Nonrelative
ALL RACES—Con.												
35 to 44 Years Old												
Total	21 269	15 030	2 773	1 714	724	1 027	21 802	8 196	11 634	783	368	821
Less than $5,000	357	250	35	40	12	20	474	362	82	5	10	16
$5,000 to $9,999	559	388	55	83	12	21	876	632	162	39	14	30
$10,000 to $14,999	964	581	92	177	54	61	1 049	694	235	51	27	42
$15,000 to $19,999	1 002	704	100	99	46	53	1 199	671	404	67	15	42
$20,000 to $24,999	1 281	861	120	179	50	72	1 255	646	447	58	43	61
$25,000 to $29,999	1 294	873	146	131	54	90	1 317	676	486	69	26	61
$30,000 to $34,999	1 347	977	125	114	59	72	1 405	627	647	63	26	42
$35,000 to $39,999	1 488	1 050	170	114	82	73	1 397	577	687	55	19	58
$40,000 to $44,999	1 493	1 010	183	155	62	82	1 352	465	739	53	28	66
$45,000 to $49,999	1 343	984	199	75	29	56	1 289	417	773	40	13	46
$50,000 to $54,999	1 355	983	209	76	28	59	1 277	389	787	41	23	37
$55,000 to $59,999	1 257	894	215	71	53	24	1 227	330	789	48	31	30
$60,000 to $64,999	1 184	893	167	53	24	45	1 125	285	762	23	13	42
$65,000 to $69,999	919	673	132	40	24	49	999	238	670	34	11	47
$70,000 to $74,999	813	583	117	28	40	46	813	186	545	20	22	41
$75,000 to $79,999	662	478	127	31	12	14	654	184	432	12	5	20
$80,000 to $84,999	625	473	63	40	14	35	625	108	474	9	14	21
$85,000 to $89,999	503	356	65	43	14	24	472	83	368	11	2	8
$90,000 to $94,999	395	290	61	19	11	13	426	101	298	8	4	14
$95,000 to $99,999	306	227	41	25	1	12	289	53	212	10	3	10
$100,000 and over	2 122	1 501	350	122	43	105	2 282	473	1 638	66	19	87
45 to 54 Years Old												
Total	15 324	11 989	1 917	508	416	494	16 260	6 019	9 029	342	468	403
Less than $5,000	296	245	14	9	20	9	396	277	91	4	15	9
$5,000 to $9,999	439	335	38	42	12	12	672	509	116	22	20	5
$10,000 to $14,999	511	355	45	74	31	6	700	452	188	15	27	17
$15,000 to $19,999	634	479	73	44	18	20	783	466	246	20	27	24
$20,000 to $24,999	663	503	57	51	23	29	839	464	283	38	34	20
$25,000 to $29,999	854	614	117	53	25	46	918	429	392	25	38	34
$30,000 to $34,999	816	625	104	31	18	37	967	438	426	31	42	30
$35,000 to $39,999	911	693	105	52	23	37	1 058	443	521	33	28	32
$40,000 to $44,999	937	697	117	41	44	38	968	354	544	28	29	15
$45,000 to $49,999	858	682	99	28	22	28	888	315	503	18	27	25
$50,000 to $54,999	837	660	109	18	22	27	840	251	533	11	22	24
$55,000 to $59,999	735	603	72	6	23	31	728	192	491	14	14	17
$60,000 to $64,999	769	609	103	9	23	25	775	192	537	12	26	9
$65,000 to $69,999	765	616	109	15	11	13	690	160	482	13	18	16
$70,000 to $74,999	666	521	82	5	33	25	619	139	428	10	21	20
$75,000 to $79,999	600	488	72	7	19	14	555	120	400	8	16	11
$80,000 to $84,999	554	438	89	5	1	21	504	134	351	–	3	17
$85,000 to $89,999	385	303	62	4	10	7	387	84	284	8	2	10
$90,000 to $94,999	357	304	46	2	2	3	351	65	266	6	5	9
$95,000 to $99,999	352	303	34	2	3	10	341	56	272	4	6	3
$100,000 and over	2 385	1 915	371	10	33	56	2 281	479	1 674	22	48	58
55 to 64 Years Old												
Total	10 092	8 255	1 231	142	261	203	10 992	4 146	6 072	113	508	153
Less than $5,000	264	231	24	7	–	2	391	270	109	–	10	2
$5,000 to $9,999	411	356	34	10	3	7	852	606	218	10	13	6
$10,000 to $14,999	564	425	71	21	17	31	808	439	280	17	55	17
$15,000 to $19,999	577	491	51	16	13	5	872	428	407	4	26	7
$20,000 to $24,999	614	499	66	13	26	12	817	331	426	13	24	24
$25,000 to $29,999	546	452	45	15	19	16	881	374	446	11	42	8
$30,000 to $34,999	643	530	65	16	18	13	773	246	479	12	28	7
$35,000 to $39,999	691	559	83	12	26	10	752	258	413	3	58	20
$40,000 to $44,999	585	470	81	13	9	12	606	208	346	2	44	6
$45,000 to $49,999	583	444	86	4	30	19	553	161	345	8	38	3
$50,000 to $54,999	496	387	78	8	7	15	455	129	298	5	18	5
$55,000 to $59,999	466	399	44	–	16	6	417	91	294	3	27	2
$60,000 to $64,999	488	387	75	–	18	8	359	87	230	3	25	14
$65,000 to $69,999	341	283	41	5	7	5	282	67	201	4	10	–
$70,000 to $74,999	348	294	44	–	9	–	267	63	189	–	12	2
$75,000 to $79,999	331	269	56	–	2	4	283	89	187	–	5	3
$80,000 to $84,999	245	203	25	–	15	2	188	33	132	3	20	–
$85,000 to $89,999	238	189	41	3	2	4	192	47	123	3	11	7
$90,000 to $94,999	210	166	39	2	2	2	135	28	99	5	3	–
$95,000 to $99,999	175	144	26	–	3	2	145	33	103	4	3	2
$100,000 and over	1 276	1 076	155	–	19	25	965	158	747	4	38	18

See footnote at end of table.

Table 3. Persons in Households, by Total Household Income in 1995, Relationship to Householder, Age, Sex, Race, and Hispanic Origin—Con.

[Numbers in thousands. Persons in households as of March of the following year. For meaning of symbols, see text]

Total money income	Male						Female					
	Total	Householder	Spouse of householder	Child of householder	Other relative of householder	Nonrelative	Total	Householder	Spouse of householder	Child of householder	Other relative of householder	Nonrelative
ALL RACES—Con.												
65 to 74 Years Old												
Total	8 213	6 980	840	9	259	125	10 054	4 928	4 468	41	528	89
Less than $5,000	99	89	5	–	5	–	266	225	34	–	6	1
$5,000 to $9,999	545	490	35	–	11	8	1 322	1 179	116	2	23	2
$10,000 to $14,999	790	681	73	2	12	22	1 478	967	455	8	40	8
$15,000 to $19,999	973	843	109	1	11	8	1 361	704	596	8	41	12
$20,000 to $24,999	887	731	117	–	13	26	1 059	463	558	4	25	9
$25,000 to $29,999	884	781	80	–	15	8	935	315	549	11	45	16
$30,000 to $34,999	666	573	72	2	13	6	710	267	408	4	26	4
$35,000 to $39,999	562	449	79	–	26	7	563	182	323	–	45	13
$40,000 to $44,999	459	395	45	–	15	3	449	147	282	–	18	1
$45,000 to $49,999	341	286	27	–	19	10	298	113	153	–	28	2
$50,000 to $54,999	309	273	24	–	9	2	258	73	151	–	26	8
$55,000 to $59,999	243	215	17	–	6	4	197	47	131	–	15	3
$60,000 to $64,999	188	141	19	4	16	7	203	50	118	2	31	2
$65,000 to $69,999	202	162	26	–	9	4	161	52	89	–	17	2
$70,000 to $74,999	115	91	15	–	6	3	83	20	53	–	7	3
$75,000 to $79,999	101	83	9	–	10	–	95	16	67	–	12	–
$80,000 to $84,999	84	62	13	–	5	4	71	12	38	–	19	1
$85,000 to $89,999	86	68	10	–	8	–	70	8	44	–	18	–
$90,000 to $94,999	79	60	11	–	5	2	58	13	39	–	5	2
$95,000 to $99,999	72	56	7	–	10	–	57	7	38	–	12	–
$100,000 and over	530	449	47	–	34	1	361	69	224	–	68	–
75 Years Old and Over												
Total	5 047	4 027	564	11	354	91	8 339	5 551	1 745	23	944	76
Less than $5,000	123	109	14	–	–	–	379	347	24	–	8	–
$5,000 to $9,999	423	387	24	–	10	2	1 911	1 809	51	3	49	–
$10,000 to $14,999	779	685	86	4	–	3	1 686	1 347	257	2	65	14
$15,000 to $19,999	789	668	99	–	13	8	1 077	701	296	6	70	5
$20,000 to $24,999	682	509	95	4	49	26	739	369	275	1	71	23
$25,000 to $29,999	512	402	55	–	39	15	564	258	215	–	80	9
$30,000 to $34,999	332	281	38	–	14	–	377	182	124	3	66	3
$35,000 to $39,999	284	213	18	4	42	8	294	139	99	2	49	5
$40,000 to $44,999	219	169	28	–	17	5	248	84	93	3	64	4
$45,000 to $49,999	128	85	29	–	10	5	144	62	37	–	43	2
$50,000 to $54,999	115	80	13	–	22	–	173	60	64	–	49	–
$55,000 to $59,999	99	69	9	–	19	2	123	48	33	–	35	6
$60,000 to $64,999	97	54	12	–	27	3	92	35	16	–	38	3
$65,000 to $69,999	63	44	6	–	11	2	85	18	29	–	37	1
$70,000 to $74,999	51	31	6	–	14	–	55	14	13	–	27	–
$75,000 to $79,999	45	40	–	–	6	–	38	2	10	–	26	–
$80,000 to $84,999	49	38	–	–	10	–	51	11	22	2	16	–
$85,000 to $89,999	33	26	1	–	–	6	30	8	11	–	11	–
$90,000 to $94,999	29	14	2	–	12	–	30	8	6	–	16	–
$95,000 to $99,999	21	13	–	–	8	–	28	9	5	–	13	–
$100,000 and over	175	110	29	–	31	6	216	39	66	2	110	–
WHITE												
Total	107 868	53 603	8 349	36 446	4 346	5 123	111 392	30 908	39 524	31 980	4 663	4 317
Less than $5,000	1 993	1 024	80	734	60	95	2 697	1 440	372	704	68	113
$5,000 to $9,999	4 079	2 097	188	1 454	148	192	6 819	4 378	790	1 300	197	154
$10,000 to $14,999	5 798	3 128	389	1 754	289	238	7 906	3 955	1 671	1 726	323	232
$15,000 to $19,999	6 965	3 734	510	2 110	318	292	8 022	3 192	2 340	1 842	357	291
$20,000 to $24,999	7 146	3 840	491	2 113	286	416	7 497	2 427	2 503	1 883	342	343
$25,000 to $29,999	7 557	3 933	562	2 362	306	395	7 701	2 313	2 704	1 933	382	368
$30,000 to $34,999	7 503	3 821	528	2 436	307	411	7 611	2 080	2 714	2 149	303	364
$35,000 to $39,999	7 303	3 618	575	2 359	353	399	7 312	1 812	2 645	2 155	367	332
$40,000 to $44,999	6 856	3 362	557	2 308	318	310	6 678	1 453	2 585	2 025	336	280
$45,000 to $49,999	6 437	3 089	536	2 229	262	320	6 091	1 250	2 421	1 930	239	251
$50,000 to $54,999	5 977	2 867	514	2 034	250	312	5 780	1 092	2 373	1 878	233	205
$55,000 to $59,999	5 230	2 540	416	1 792	227	254	5 088	867	2 088	1 742	202	189
$60,000 to $64,999	5 007	2 325	428	1 845	183	226	4 572	760	1 955	1 499	220	138
$65,000 to $69,999	4 171	1 937	340	1 535	163	196	3 912	584	1 689	1 318	171	150
$70,000 to $74,999	3 347	1 654	282	1 107	152	152	3 262	466	1 371	1 083	163	179
$75,000 to $79,999	2 982	1 479	254	1 063	98	88	2 820	434	1 257	932	109	88
$80,000 to $84,999	2 872	1 342	206	1 091	81	151	2 483	333	1 140	829	69	111
$85,000 to $89,999	2 081	979	197	726	73	106	1 940	280	853	681	61	64
$90,000 to $94,999	1 865	880	188	663	76	59	1 745	257	781	577	69	61
$95,000 to $99,999	1 608	781	122	596	54	54	1 444	173	701	469	54	47
$100,000 and over	11 090	5 171	986	4 136	341	456	10 011	1 361	4 571	3 325	397	356

See footnote at end of table.

Table 3. Persons in Households, by Total Household Income in 1995, Relationship to Householder, Age, Sex, Race, and Hispanic Origin—Con.

[Numbers in thousands. Persons in households as of March of the following year. For meaning of symbols, see text]

Total money income	Male						Female					
	Total	House-holder	Spouse of house-holder	Child of house-holder	Other relative of house-holder	Non-relative	Total	House-holder	Spouse of house-holder	Child of house-holder	Other relative of house-holder	Non-relative
BLACK												
Total	15 575	4 879	939	7 052	1 845	860	18 104	6 697	2 774	6 181	1 809	643
Less than $5,000	944	233	20	592	73	26	1 448	768	52	505	94	28
$5,000 to $9,999	1 511	385	39	817	209	60	2 568	1 397	74	827	244	26
$10,000 to $14,999	1 603	434	51	826	196	96	1 952	902	162	638	182	68
$15,000 to $19,999	1 289	384	57	614	147	87	1 635	716	163	539	153	63
$20,000 to $24,999	1 497	461	105	670	170	92	1 670	617	225	614	147	67
$25,000 to $29,999	1 305	376	76	561	187	105	1 356	484	195	447	156	73
$30,000 to $34,999	894	338	83	337	98	37	1 172	370	206	408	143	45
$35,000 to $39,999	995	338	57	356	179	66	1 014	309	198	334	123	50
$40,000 to $44,999	1 084	304	71	483	156	69	1 004	298	209	300	143	53
$45,000 to $49,999	640	286	42	212	54	46	649	159	203	226	52	9
$50,000 to $54,999	635	213	63	266	69	24	628	141	163	232	65	28
$55,000 to $59,999	497	171	55	196	59	15	482	108	129	166	63	16
$60,000 to $64,999	421	144	37	160	57	23	411	86	117	151	35	22
$65,000 to $69,999	497	158	33	203	55	48	474	91	117	162	51	54
$70,000 to $74,999	343	113	38	144	29	20	330	74	97	121	33	5
$75,000 to $79,999	268	95	35	107	25	7	252	57	87	83	21	3
$80,000 to $84,999	216	94	14	82	16	10	217	31	67	79	25	15
$85,000 to $89,999	161	68	8	74	12	-	143	13	68	54	8	-
$90,000 to $94,999	102	33	4	55	4	6	71	6	30	31	4	-
$95,000 to $99,999	189	52	7	94	21	16	121	11	46	52	11	2
$100,000 and over	485	199	43	206	31	6	507	60	165	212	57	14
HISPANIC ORIGIN[1]												
Total	14 183	4 662	885	6 139	1 524	973	13 855	3 277	3 361	5 322	1 324	571
Less than $5,000	581	180	20	327	27	28	731	297	80	285	46	22
$5,000 to $9,999	1 229	402	51	641	67	68	1 654	699	208	604	89	53
$10,000 to $14,999	1 485	489	90	685	137	85	1 595	483	306	617	141	48
$15,000 to $19,999	1 660	552	116	761	154	77	1 642	389	387	685	146	56
$20,000 to $24,999	1 439	485	96	586	144	128	1 412	302	357	548	148	58
$25,000 to $29,999	1 261	392	87	534	151	96	1 177	245	309	460	111	53
$30,000 to $34,999	1 175	380	73	508	128	86	1 046	205	294	399	98	50
$35,000 to $39,999	880	287	61	358	116	57	791	143	221	307	82	38
$40,000 to $44,999	772	246	47	283	122	74	591	95	180	216	64	36
$45,000 to $49,999	637	194	43	269	64	67	560	94	145	202	71	48
$50,000 to $54,999	590	210	35	236	77	31	547	74	172	214	69	18
$55,000 to $59,999	454	157	33	190	55	18	378	57	125	149	36	11
$60,000 to $64,999	413	134	30	156	55	37	346	47	104	122	59	14
$65,000 to $69,999	319	107	19	126	62	4	272	31	92	115	28	6
$70,000 to $74,999	226	80	7	108	23	8	186	20	68	62	28	8
$75,000 to $79,999	166	62	13	51	30	10	155	16	54	58	17	10
$80,000 to $84,999	155	53	5	49	14	34	110	11	42	43	3	11
$85,000 to $89,999	130	41	7	62	18	3	93	10	34	36	8	5
$90,000 to $94,999	110	41	8	38	20	1	97	10	36	30	16	5
$95,000 to $99,999	84	36	4	26	12	6	90	12	34	36	7	1
$100,000 and over	417	134	40	143	47	53	380	59	113	133	57	19

[1] Persons of Hispanic origin may be of any race.

Table 4. Median Income of Families by Selected Characteristics, Race, and Hispanic Origin of Householder: 1995, 1994, and 1993

[Families as of March of the following year. An asterisk (*) preceding percent change indicates statistically significant change at the 90-percent confidence level. For meaning of symbols, see text]

Characteristic	1995			1994			1993			Percent change in real median income (1994-1995)
		Median income			Median income			Median income		
	Number (1,000)	Value (dollars)	Standard error (dollars)	Number (1,000)	Value (dollars)	Standard error (dollars)	Number (1,000)	Value (dollars)	Standard error (dollars)	
ALL RACES										
All families	69 597	40 611	212	69 313	38 782	233	68 506	36 959	192	* 1.8
Type of Residence										
Inside metropolitan areas	55 307	43 113	287	54 673	41 270	231	(NA)	(NA)	(NA)	* 1.6
1 million or more	36 465	45 703	337	35 151	43 401	369	(NA)	(NA)	(NA)	* 2.4
Inside central cities	12 261	33 773	681	11 984	32 571	494	(NA)	(NA)	(NA)	.8
Outside central cities	24 204	51 361	336	23 167	49 414	484	(NA)	(NA)	(NA)	1.1
Under 1 million	18 842	39 177	414	19 522	37 995	391	(NA)	(NA)	(NA)	.3
Inside central cities	7 131	36 052	630	7 256	35 196	593	(NA)	(NA)	(NA)	-.4
Outside central cities	11 711	40 991	449	12 266	39 754	473	(NA)	(NA)	(NA)	.3
Outside metropolitan areas	14 291	32 896	462	14 639	31 620	392	(NA)	(NA)	(NA)	1.2
Region										
Northeast	13 508	43 909	542	13 488	42 943	489	13 456	40 987	365	-.6
Midwest	16 353	43 470	446	16 264	39 760	402	16 210	37 942	443	* 6.3
South	25 101	36 628	326	24 873	35 388	297	24 438	33 365	356	.7
West	14 636	41 967	534	14 687	40 298	469	14 402	38 881	495	1.3
Type of Family										
Married-couple families	53 570	47 062	229	53 865	44 959	243	53 181	43 005	263	* 1.8
Wife in paid labor force	32 677	55 823	314	32 902	53 309	338	32 194	51 204	246	* 1.8
Wife not in paid labor force	20 893	32 375	312	20 962	31 176	265	20 988	30 218	268	1.0
Male householder, no wife present	3 513	30 358	681	3 228	27 751	682	2 914	26 467	647	* 6.4
Female householder, no husband present	12 514	19 691	333	12 220	18 236	332	12 411	17 443	291	* 5.0
Age of Householder										
Under 65 years	58 292	43 635	271	58 077	41 906	211	57 287	40 161	209	* 1.3
15 to 24 years	3 019	18 756	863	3 079	17 880	582	2 998	17 440	596	2.0
25 to 34 years	13 727	36 020	429	14 082	34 184	426	14 248	32 196	406	* 2.5
35 to 44 years	18 504	46 527	388	18 274	45 005	441	17 810	43 324	431	.5
45 to 54 years	13 908	55 029	577	13 746	54 379	757	13 281	52 034	426	-1.6
55 to 64 years	9 134	45 264	691	8 895	43 114	578	8 951	41 022	525	2.1
65 years and over	11 306	28 301	308	11 236	26 382	324	11 217	25 766	302	* 4.3
65 to 74 years	7 340	30 536	490	7 268	28 608	403	7 240	28 143	452	* 3.8
75 years and over	3 966	24 568	410	3 968	22 982	443	3 977	22 110	360	* 4.0
Size of Family										
Two persons	29 765	34 548	321	29 181	32 623	285	28 450	31 302	235	* 3.0
Three persons	15 771	42 081	449	15 904	40 600	492	15 986	38 727	436	.8
Four persons	14 424	49 687	532	14 625	47 012	456	14 479	45 161	458	* 2.8
Five persons	6 234	46 319	805	6 284	44 667	800	6 342	42 564	636	.8
Six persons	2 182	42 938	1 485	2 106	42 597	1 178	2 048	41 156	1 357	-2.0
Seven persons or more	1 221	38 496	1 776	1 213	34 557	1 464	1 201	33 158	1 276	8.3
Number of Earners										
No earners	10 180	17 713	260	10 306	16 445	239	10 546	15 515	219	* 4.7
One earner	19 894	28 423	297	19 455	27 145	255	19 301	26 193	236	1.8
Two earners or more	39 524	54 008	304	39 552	52 011	229	38 659	50 308	233	* 1.0
Two earners	31 041	50 989	258	30 885	48 970	346	30 137	47 424	284	* 1.3
Three earners	6 249	63 924	724	6 558	61 017	571	6 367	57 745	627	1.9
Four earners or more	2 234	75 386	1 480	2 109	75 609	1 073	2 155	72 673	1 145	-3.0

Table 4. Median Income of Families by Selected Characteristics, Race, and Hispanic Origin of Householder: 1995, 1994, and 1993—Con.

[Families as of March of the following year. An asterisk (*) preceding percent change indicates statistically significant change at the 90-percent confidence level. For meaning of symbols, see text]

Characteristic	1995			1994			1993			Percent change in real median income (1994-1995)
		Median income			Median income			Median income		
	Number (1,000)	Value (dollars)	Standard error (dollars)	Number (1,000)	Value (dollars)	Standard error (dollars)	Number (1,000)	Value (dollars)	Standard error (dollars)	
WHITE										
All families	58 872	42 646	256	58 444	40 884	211	57 881	39 300	242	* 1.4
Type of Residence										
Inside metropolitan areas	46 009	45 848	279	45 226	43 791	297	(NA)	(NA)	(NA)	* 1.8
1 million or more	29 711	49 000	439	28 317	46 644	368	(NA)	(NA)	(NA)	* 2.2
Inside central cities	8 330	38 133	678	7 961	37 148	691	(NA)	(NA)	(NA)	–.2
Outside central cities	21 381	52 466	446	20 356	50 560	363	(NA)	(NA)	(NA)	.9
Under 1 million	16 298	41 217	442	16 909	39 981	392	(NA)	(NA)	(NA)	.3
Inside central cities	5 617	40 068	810	5 797	38 395	684	(NA)	(NA)	(NA)	1.5
Outside central cities	10 681	41 657	494	11 112	40 718	438	(NA)	(NA)	(NA)	–.5
Outside metropolitan areas	12 864	34 192	480	13 218	32 707	450	(NA)	(NA)	(NA)	1.7
Region										
Northeast	11 631	46 148	509	11 636	45 169	489	11 690	42 526	482	–.6
Midwest	14 595	45 020	463	14 438	41 453	398	14 258	40 158	407	* 5.6
South	20 114	39 303	385	19 755	37 790	439	19 461	36 504	357	1.1
West	12 532	42 466	631	12 616	40 883	494	12 472	39 614	513	1.0
Type of Family										
Married-couple families	47 877	47 539	286	47 905	45 474	253	47 452	43 675	275	* 1.7
Wife in paid labor force	29 003	56 409	334	29 045	53 977	358	28 539	51 630	255	* 1.6
Wife not in paid labor force	18 873	33 060	377	18 860	31 747	274	18 913	30 878	281	1.3
Male householder, no wife present	2 712	31 461	706	2 508	29 460	757	2 298	28 269	930	3.8
Female householder, no husband present	8 284	22 068	374	8 031	20 795	377	8 131	20 000	350	3.2
Age of Householder										
Under 65 years	48 698	46 269	245	48 386	44 424	263	47 825	42 436	237	* 1.3
15 to 24 years	2 336	21 135	720	2 362	20 305	581	2 299	19 650	561	1.2
25 to 34 years	11 209	38 586	459	11 367	36 612	378	11 480	35 693	404	* 2.5
35 to 44 years	15 408	49 296	522	15 209	47 410	469	14 832	45 864	445	1.1
45 to 54 years	11 831	57 571	684	11 660	57 043	616	11 353	54 213	627	–1.9
55 to 64 years	7 913	47 272	746	7 788	44 413	614	7 861	42 182	568	* 3.5
65 years and over	10 174	28 756	323	10 058	27 010	332	10 056	26 468	308	* 3.5
65 to 74 years	6 574	31 226	509	6 482	29 203	411	6 475	28 889	458	* 4.0
75 years and over	3 601	24 984	457	3 576	23 630	445	3 581	22 760	432	2.8
Size of Family										
Two persons	26 143	35 969	308	25 589	34 035	309	25 023	32 672	305	* 2.8
Three persons	13 044	45 030	493	13 105	43 488	488	13 180	41 494	439	.7
Four persons	12 075	51 820	422	12 281	49 731	561	12 115	47 157	460	1.3
Five persons	5 041	49 360	905	5 046	48 638	925	5 205	45 247	759	–1.3
Six persons	1 704	46 970	1 957	1 619	45 408	1 272	1 551	45 715	1 465	.6
Seven persons or more	865	40 433	1 570	804	36 791	1 881	807	36 068	1 569	6.9
Number of Earners										
No earners	8 438	19 663	258	8 467	18 575	247	8 622	17 656	264	* 2.9
One earner	16 091	30 600	286	15 681	29 484	313	15 556	28 574	346	.9
Two earners or more	34 343	55 189	305	34 296	52 996	322	33 703	51 129	246	* 1.3
Two earners	26 991	51 938	274	26 845	50 112	294	26 336	48 332	311	.8
Three earners	5 438	64 742	679	5 642	62 412	614	5 486	58 651	631	.9
Four earners or more	1 914	76 313	1 669	1 809	76 272	1 156	1 882	73 269	1 244	–2.7

Table 4. Median Income of Families by Selected Characteristics, Race, and Hispanic Origin of Householder: 1995, 1994, and 1993—Con.

[Families as of March of the following year. An asterisk (*) preceding percent change indicates statistically significant change at the 90-percent confidence level. For meaning of symbols, see text]

Characteristic	1995			1994			1993			Percent change in real median income (1994-1995)
		Median income			Median income			Median income		
	Number (1,000)	Value (dollars)	Standard error (dollars)	Number (1,000)	Value (dollars)	Standard error (dollars)	Number (1,000)	Value (dollars)	Standard error (dollars)	
BLACK										
All families	8 055	25 970	618	8 093	24 698	483	7 993	21 542	437	2.3
Type of Residence										
Inside metropolitan areas	6 918	27 147	669	7 034	25 624	513	(NA)	(NA)	(NA)	3.0
1 million or more	4 952	28 859	652	5 009	27 240	745	(NA)	(NA)	(NA)	3.0
Inside central cities	3 124	24 479	851	3 180	22 990	768	(NA)	(NA)	(NA)	3.5
Outside central cities	1 828	37 298	1 151	1 828	37 617	1 800	(NA)	(NA)	(NA)	-3.6
Under 1 million	1 966	22 464	766	2 026	22 515	837	(NA)	(NA)	(NA)	-3.0
Inside central cities	1 207	20 364	1 088	1 228	21 204	1 102	(NA)	(NA)	(NA)	-6.6
Outside central cities	759	27 418	2 087	798	25 096	1 465	(NA)	(NA)	(NA)	6.2
Outside metropolitan areas	1 137	19 954	1 781	1 059	19 816	1 402	(NA)	(NA)	(NA)	-2.1
Region										
Northeast	1 438	26 584	1 488	1 384	26 414	941	1 298	25 002	1 633	-2.1
Midwest	1 438	25 989	1 279	1 509	21 844	1 298	1 643	20 794	861	* 15.7
South	4 496	25 476	913	4 538	24 332	556	4 461	20 372	626	1.8
West	684	27 091	2 512	662	31 103	3 503	591	26 182	1 046	-15.3
Type of Family										
Married-couple families	3 713	41 307	710	3 842	40 432	871	3 715	35 218	796	-.7
Wife in paid labor force	2 479	48 533	1 190	2 626	47 235	901	2 417	44 805	1 052	-.1
Wife not in paid labor force	1 234	25 507	1 288	1 215	25 396	1 171	1 298	22 207	751	-2.3
Male householder, no wife present	573	25 172	1 474	536	20 977	936	450	19 476	1 171	* 16.7
Female householder, no husband present	3 769	15 004	441	3 716	13 943	471	3 828	11 909	308	4.6
Age of Householder										
Under 65 years	7 165	26 611	671	7 162	25 502	502	7 049	22 117	490	1.5
15 to 24 years	544	10 365	959	584	9 330	651	575	8 400	669	8.0
25 to 34 years	1 950	20 292	1 031	2 021	19 582	1 090	2 064	15 852	661	.8
35 to 44 years	2 286	29 868	1 081	2 254	27 154	1 092	2 187	25 212	959	7.0
45 to 54 years	1 481	36 320	1 725	1 451	38 943	1 704	1 379	34 159	1 240	* -9.3
55 to 64 years	904	30 219	1 304	852	29 921	1 818	844	28 974	1 828	-1.8
65 years and over	890	22 704	1 119	931	20 368	841	944	18 308	913	8.4
65 to 74 years	599	24 758	1 450	616	21 686	1 000	613	20 446	1 228	11.0
75 years and over	291	17 756	2 845	315	18 726	767	331	15 186	1 076	-7.8
Size of Family										
Two persons	2 881	23 168	819	2 842	22 130	670	2 701	18 501	657	1.8
Three persons	2 080	25 327	1 144	2 154	24 177	872	2 187	21 679	981	1.9
Four persons	1 643	30 819	1 586	1 631	28 696	1 506	1 688	26 072	1 027	4.4
Five persons	857	28 453	1 916	869	26 750	1 559	791	21 529	1 087	3.4
Six persons	346	26 256	3 299	336	30 635	2 889	338	26 288	2 730	-16.7
Seven persons or more	247	29 151	2 478	261	25 485	2 906	289	23 370	2 013	11.2
Number of Earners										
No earners	1 414	8 367	373	1 500	7 375	259	1 574	6 858	226	* 10.3
One earner	3 014	18 774	629	2 968	17 842	532	2 999	16 571	448	2.3
Two earners or more	3 628	42 788	805	3 625	43 804	909	3 420	41 172	906	* -5.0
Two earners	2 911	40 864	724	2 831	40 654	948	2 620	37 124	1 006	-2.3
Three earners	540	49 458	2 345	640	49 938	1 917	651	49 489	1 942	-3.7
Four earners or more	176	62 363	7 129	154	70 676	3 954	149	59 678	7 403	-14.2

Table 4. Median Income of Families by Selected Characteristics, Race, and Hispanic Origin of Householder: 1995, 1994, and 1993—Con.

[Families as of March of the following year. An asterisk (*) preceding percent change indicates statistically significant change at the 90-percent confidence level. For meaning of symbols, see text]

Characteristic	1995			1994			1993			Percent change in real median income (1994-1995)
		Median income			Median income			Median income		
	Number (1,000)	Value (dollars)	Standard error (dollars)	Number (1,000)	Value (dollars)	Standard error (dollars)	Number (1,000)	Value (dollars)	Standard error (dollars)	
HISPANIC ORIGIN[1]										
All families	6 287	24 570	555	6 202	24 318	471	5 946	23 654	503	-1.7
Type of Residence										
Inside metropolitan areas	5 704	24 840	578	5 677	24 694	516	(NA)	(NA)	(NA)	-2.2
1 million or more	4 305	25 622	613	4 249	25 419	655	(NA)	(NA)	(NA)	-2.0
Inside central cities	2 231	20 970	580	2 113	20 728	660	(NA)	(NA)	(NA)	-1.6
Outside central cities	2 074	31 695	768	2 136	31 717	863	(NA)	(NA)	(NA)	-2.8
Under 1 million	1 400	22 540	1 025	1 428	22 965	919	(NA)	(NA)	(NA)	-4.6
Inside central cities	805	22 734	1 571	798	22 173	1 354	(NA)	(NA)	(NA)	-.3
Outside central cities	595	22 359	1 356	630	23 841	1 312	(NA)	(NA)	(NA)	* -8.8
Outside metropolitan areas	583	22 324	1 673	525	20 173	2 331	(NA)	(NA)	(NA)	7.6
Region										
Northeast	1 023	21 776	1 148	974	21 478	1 085	1 001	19 580	1 095	-1.4
Midwest	403	28 749	2 271	389	31 188	1 368	405	27 501	2 170	* -10.4
South	2 173	24 049	981	2 087	23 961	761	1 915	23 651	698	-2.4
West	2 688	25 359	797	2 752	24 462	737	2 624	24 781	866	.8
Type of Family										
Married-couple families	4 247	29 861	659	4 236	29 621	760	4 038	28 454	662	-2.0
Wife in paid labor force	2 237	39 370	1 159	2 279	38 559	1 029	2 121	35 973	763	-.7
Wife not in paid labor force	2 010	21 219	662	1 957	20 676	625	1 917	20 721	568	-.2
Male householder, no wife present	436	22 257	1 852	480	21 787	1 707	410	21 717	1 584	-.7
Female householder, no husband present	1 604	13 474	669	1 485	12 117	472	1 498	12 047	510	* 8.1
Age of Householder										
Under 65 years	5 768	25 019	572	5 697	24 889	531	5 455	24 262	556	-2.2
15 to 24 years	582	15 184	1 014	522	14 649	1 561	435	17 943	1 299	.8
25 to 34 years	1 847	22 358	904	1 847	22 167	860	1 775	21 342	703	-1.9
35 to 44 years	1 789	26 671	885	1 681	27 243	1 453	1 631	26 503	1 024	-4.8
45 to 54 years	955	33 611	1 853	1 050	31 850	1 445	1 025	29 844	1 546	2.6
55 to 64 years	596	28 145	2 162	597	28 172	1 945	589	26 908	1 855	-2.8
65 years and over	519	21 181	1 310	505	19 397	1 111	489	19 433	1 335	6.2
65 to 74 years	382	22 403	1 444	365	20 246	1 495	339	20 228	1 603	7.6
75 years and over	137	17 089	2 132	140	18 068	1 985	150	17 700	1 947	-8.0
Size of Family										
Two persons	1 723	20 645	711	1 606	19 941	868	1 567	20 275	835	.7
Three persons	1 415	21 983	913	1 395	23 969	749	1 378	21 446	773	* -10.8
Four persons	1 438	27 186	1 104	1 511	26 624	1 628	1 351	25 694	846	-.7
Five persons	908	26 924	1 156	898	26 556	1 116	903	28 775	1 130	-1.4
Six persons	456	28 464	1 383	451	30 586	2 267	397	26 894	1 449	* -9.5
Seven persons or more	347	29 055	1 718	340	28 011	3 095	350	29 355	1 661	.9
Number of Earners										
No earners	832	8 430	420	873	8 235	383	860	8 362	370	-.4
One earner	2 294	17 972	501	2 148	16 954	444	2 044	17 121	384	3.1
Two earners or more	3 161	37 267	783	3 181	37 341	736	3 042	34 758	723	-2.9
Two earners	2 353	34 540	799	2 359	34 411	798	2 248	32 172	659	-2.4
Three earners	554	43 841	2 411	601	44 213	1 845	538	40 724	1 374	-3.6
Four earners or more	255	56 757	2 583	221	52 893	3 030	256	49 876	3 491	4.3

[1] Persons of Hispanic origin may be of any race.

Table 5. Selected Characteristics of Families—Total Money Income of Families in 1995

[Numbers in thousands. Families as of March of the following year. For meaning of symbols, see text]

Characteristic	Total	Less than $5,000	$5,000 to $9,999	$10,000 to $14,999	$15,000 to $24,999	$25,000 to $34,999	$35,000 to $49,999	$50,000 to $74,999	$75,000 to $99,999	$100,000 and over	Median income		Mean income	
											Value (dollars)	Standard error (dollars)	Value (dollars)	Standard error (dollars)
All families	69 597	1 890	3 326	4 507	10 040	9 828	12 841	14 204	6 693	6 268	40 611	212	51 353	310
TYPE OF RESIDENCE														
Inside metropolitan areas	55 307	1 501	2 524	3 182	7 460	7 285	9 896	11 793	5 885	5 781	43 113	287	54 361	365
Inside central cities	19 392	890	1 488	1 505	3 184	2 673	3 256	3 407	1 463	1 526	34 794	466	45 743	541
1 million or more	12 261	609	988	973	2 077	1 632	1 950	2 094	925	1 011	33 773	681	45 686	699
Under 1 million	7 131	280	500	532	1 107	1 041	1 305	1 313	538	515	36 052	630	45 841	850
Outside central cities	35 915	611	1 036	1 677	4 276	4 611	6 640	8 386	4 422	4 255	47 752	350	59 015	476
1 million or more	24 204	366	610	1 013	2 505	2 868	4 268	5 889	3 274	3 411	51 361	336	63 283	606
Under 1 million	11 711	245	427	664	1 770	1 743	2 372	2 497	1 148	844	40 991	449	50 193	739
Outside metropolitan areas	14 291	390	801	1 325	2 580	2 544	2 945	2 411	807	487	32 896	463	39 710	617
REGION														
Northeast	13 508	377	632	750	1 697	1 809	2 386	2 939	1 403	1 515	43 909	542	55 521	734
Midwest	16 353	340	596	924	2 160	2 325	3 165	3 710	1 686	1 447	43 470	446	52 441	559
South	25 101	854	1 344	1 911	4 064	3 762	4 720	4 578	2 013	1 854	36 628	326	46 921	479
West	14 636	319	754	922	2 118	1 932	2 570	2 977	1 590	1 452	41 967	534	53 894	822
RACE AND HISPANIC ORIGIN OF HOUSEHOLDER														
White	58 872	1 162	2 228	3 425	8 204	8 372	11 096	12 591	6 026	5 767	42 646	256	53 596	340
Black	8 055	633	926	880	1 478	1 149	1 279	1 070	416	224	25 970	618	34 011	698
Hispanic origin[1]	6 287	345	670	743	1 433	1 016	867	798	250	164	24 570	555	32 654	756
TYPE OF FAMILY														
All primary families	69 597	1 890	3 326	4 507	10 040	9 828	12 841	14 204	6 693	6 268	40 611	212	51 353	310
Married-couple families	53 570	569	1 181	2 406	6 644	7 298	10 447	12 749	6 277	5 999	47 062	229	58 377	381
Male householder, no wife present	3 513	126	247	325	712	598	679	518	182	127	30 358	682	37 238	786
Female householder, no husband present	12 514	1 195	1 897	1 776	2 684	1 933	1 715	937	234	143	19 691	334	25 249	312
Unrelated subfamilies	588	132	99	94	126	58	57	14	1	6	12 927	1 074	17 264	1 124
AGE OF HOUSEHOLDER														
Under 65 years	58 292	1 752	2 813	3 277	7 124	7 574	10 977	12 890	6 188	5 696	43 635	271	53 812	351
15 to 24 years	3 019	374	433	406	667	495	409	197	22	17	18 756	863	22 921	506
25 to 34 years	13 727	532	969	999	2 007	2 148	2 876	2 643	940	612	36 020	430	42 313	567
35 to 44 years	18 504	425	688	925	2 146	2 270	3 578	4 658	2 060	1 753	46 527	388	56 172	668
45 to 54 years	13 908	212	383	452	1 187	1 482	2 434	3 491	2 070	2 197	55 029	577	66 442	806
55 to 64 years	9 134	208	341	495	1 117	1 179	1 681	1 901	1 096	1 116	45 264	691	57 291	856
65 years and over	11 306	138	512	1 230	2 916	2 254	1 864	1 315	504	573	28 301	308	38 675	571
65 to 74 years	7 340	78	317	638	1 731	1 469	1 309	976	358	465	30 536	490	42 125	795
75 years and over	3 966	60	196	593	1 184	785	555	339	146	108	24 568	410	32 292	672
Mean age of householder	46.8	39.0	42.6	48.5	49.7	48.0	45.9	45.5	46.9	48.4	(X)	(X)	(X)	(X)
PRESENCE OF RELATED CHILDREN UNDER 18 YEARS OLD														
No related children	32 878	495	1 025	2 036	5 107	4 917	6 173	6 614	3 315	3 196	41 250	302	52 684	425
One or more related children	36 719	1 395	2 300	2 471	4 933	4 911	6 669	7 590	3 378	3 072	40 016	313	50 161	447
All under 6 years	9 183	468	685	703	1 318	1 244	1 667	1 693	723	682	36 523	630	46 335	882
Some under 6, some 6 to 17 years	8 064	391	614	647	1 118	1 131	1 477	1 512	593	581	36 161	596	47 392	1 077
All 6 to 17 years	19 472	536	1 001	1 122	2 497	2 537	3 524	4 385	2 062	1 809	43 258	484	53 113	581
One child	15 046	580	868	1 077	2 104	2 053	2 665	2 997	1 433	1 269	39 422	532	49 126	635
Under 6 years	5 831	281	393	470	885	811	1 056	1 043	473	419	36 050	799	45 430	1 093
6 to 17 years	9 214	299	475	607	1 219	1 242	1 608	1 954	960	851	41 434	617	51 464	771
Two children or more	21 674	815	1 432	1 395	2 829	2 858	4 004	4 593	1 945	1 803	40 371	381	50 880	616
All under 6 years	3 352	187	292	233	433	433	610	650	250	264	37 322	968	47 909	1 491
Some under 6, some 6 to 17 years	8 064	391	614	647	1 118	1 131	1 477	1 512	593	581	36 161	596	47 392	1 077
All 6 to 17 years	10 258	237	526	515	1 278	1 295	1 916	2 431	1 102	958	44 938	602	54 593	857
Mean number of related children	1.00	1.50	1.45	1.09	.95	.95	.97	.99	.89	.87	(X)	(X)	(X)	(X)
SIZE OF FAMILY														
Two persons	29 765	904	1 502	2 464	5 405	4 789	5 388	4 969	2 244	2 100	34 548	321	45 116	400
Three persons	15 771	478	849	939	2 040	2 101	2 930	3 369	1 619	1 446	42 081	449	52 088	659
Four persons	14 424	284	554	557	1 419	1 675	2 773	3 636	1 788	1 738	49 687	532	59 738	712
Five persons	6 234	141	280	300	715	768	1 158	1 461	768	642	46 319	805	59 278	1 457
Six persons	2 182	51	84	146	288	303	346	525	198	240	42 938	1 486	54 873	1 756
Seven persons or more	1 221	31	56	101	173	193	247	243	76	102	38 496	1 776	48 116	2 173
Mean size of family	3.20	3.04	3.12	2.98	2.98	3.08	3.21	3.37	3.37	3.41	(X)	(X)	(X)	(X)
NUMBER OF EARNERS														
No earners	10 180	1 151	1 483	1 660	2 621	1 491	947	513	146	166	17 713	260	23 185	355
One earner	19 894	644	1 460	2 112	4 338	3 621	3 443	2 370	889	1 017	28 423	297	39 109	555
Two earners or more	39 524	96	383	735	3 081	4 716	8 451	11 321	5 658	5 085	54 008	304	64 771	431
Two earners	31 041	85	359	661	2 750	4 094	7 068	8 637	3 948	3 439	50 989	259	61 435	469
Three earners	6 249	9	19	65	297	522	1 107	2 001	1 162	1 067	63 924	725	74 116	1 220
Four earners or more	2 234	2	4	8	34	100	276	683	547	579	75 386	1 480	84 990	1 750
Mean number of earners	1.63	.46	.70	.83	1.12	1.45	1.77	2.07	2.24	2.24	(X)	(X)	(X)	(X)

See footnotes at end of table.

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Table 5. Selected Characteristics of Families—Total Money Income of Families in 1995—Con.

[Numbers in thousands. Families as of March of the following year. For meaning of symbols, see text]

Characteristic	Total	Less than $5,000	$5,000 to $9,999	$10,000 to $14,999	$15,000 to $24,999	$25,000 to $34,999	$35,000 to $49,999	$50,000 to $74,999	$75,000 to $99,999	$100,000 and over	Median income		Mean income	
											Value (dollars)	Standard error (dollars)	Value (dollars)	Standard error (dollars)
WORK EXPERIENCE OF HOUSEHOLDER														
Total	69 597	1 890	3 326	4 507	10 040	9 828	12 841	14 204	6 693	6 268	40 611	212	51 353	310
Worked	52 701	627	1 538	2 326	6 109	7 088	10 543	12 586	6 159	5 725	46 983	231	57 783	377
Worked at full-time jobs	46 285	337	930	1 772	5 032	6 154	9 446	11 606	5 775	5 234	49 031	296	59 665	401
50 weeks or more	39 506	95	402	1 121	3 913	5 171	8 204	10 419	5 292	4 889	51 409	247	62 646	447
27 to 49 weeks	4 576	61	216	390	728	716	897	907	390	270	37 639	786	46 987	996
26 weeks or less	2 203	181	312	261	391	267	345	280	93	74	24 011	815	32 533	1 077
Worked at part-time jobs	6 416	291	607	554	1 077	934	1 097	980	384	491	31 832	606	44 206	1 068
50 weeks or more	3 036	56	200	278	533	404	577	533	173	283	36 008	861	48 550	1 721
27 to 49 weeks	1 487	52	129	103	233	262	257	213	118	120	32 891	1 391	47 115	2 023
26 weeks or less	1 893	183	279	174	311	269	263	234	93	87	24 986	1 164	34 954	1 680
Did not work	16 896	1 263	1 788	2 181	3 931	2 740	2 298	1 618	533	543	22 688	301	31 299	423
EDUCATIONAL ATTAINMENT[2]														
Total	66 578	1 516	2 893	4 101	9 372	9 334	12 433	14 007	6 671	6 252	41 771	215	52 642	321
Less than 9th grade	5 063	246	592	823	1 404	848	617	398	80	55	20 550	369	25 833	445
9th to 12th grade (no diploma)	6 477	313	714	829	1 596	1 037	1 026	666	198	97	23 331	471	29 815	567
High school graduate (includes equivalency)	21 468	525	911	1 364	3 496	3 801	4 619	4 436	1 496	820	36 751	301	43 182	435
Some college, no degree	12 166	230	422	631	1 557	1 747	2 616	2 881	1 218	863	43 448	488	50 679	607
Associate degree	4 786	57	103	169	484	636	1 029	1 371	562	374	48 700	784	54 354	858
Bachelor's degree or more	16 618	145	149	285	835	1 264	2 526	4 255	3 117	4 042	67 529	595	82 874	904
Bachelor's degree	10 421	96	105	215	618	953	1 765	2 821	1 886	1 962	61 780	598	73 334	918
Master's degree	4 091	34	24	57	151	212	546	1 074	853	1 140	73 926	986	88 198	1 871
Professional degree	1 193	6	16	9	44	61	108	177	202	570	96 935	3 546	129 959	5 961
Doctorate degree	913	9	4	3	23	38	107	182	176	370	90 463	2 894	106 375	4 308

[1] Persons of Hispanic origin may be of any race.
[2] Restricted to persons 25 years and over.

Table 6. Presence of Related Children Under 18 Years Old—Total Money Income in 1995 of Married-Couple Families, by Work Experience in 1995 of Husband and Wife

[Numbers in thousands. Married-couple families as of March of the following year. For meaning of symbols, see text]

Total money income	Total	No related children	One or more related children under 18 years old											Mean number of related children
							One child			Two children or more				
			Total	All under 6 years	Some under 6, some 6 to 17 years	All 6 to 17 years	Total	Under 6 years	6 to 17 years	Total	All under 6 years	Some under 6, some 6 to 17 years	All 6 to 17 years	
ALL MARRIED-COUPLE FAMILIES														
Total	53 570	27 537	26 034	6 770	5 828	13 436	9 859	4 120	5 739	16 175	2 650	5 828	7 697	.93
Less than $5,000	569	363	206	50	60	96	72	30	43	133	20	60	53	.82
$5,000 to $9,999	1 181	650	531	184	142	206	196	102	95	335	82	142	111	.95
$10,000 to $14,999	2 406	1 512	894	282	280	332	311	166	146	582	116	280	186	.79
$15,000 to $19,999	3 210	2 007	1 203	354	311	538	431	216	216	771	138	311	322	.79
$20,000 to $24,999	3 434	1 984	1 450	489	320	641	551	287	264	899	202	320	377	.83
$25,000 to $29,999	3 654	2 028	1 626	482	459	685	580	312	269	1 046	170	459	416	.91
$30,000 to $34,999	3 644	1 890	1 754	512	431	811	650	291	359	1 103	220	431	452	.94
$35,000 to $39,999	3 594	1 842	1 752	487	421	844	637	285	351	1 116	202	421	492	.95
$40,000 to $44,999	3 532	1 710	1 821	480	469	872	659	305	354	1 162	176	469	517	1.01
$45,000 to $49,999	3 322	1 532	1 789	508	387	894	678	315	363	1 111	193	387	531	1.01
$50,000 to $54,999	3 231	1 497	1 734	478	385	871	625	272	353	1 109	205	385	518	1.02
$55,000 to $59,999	2 757	1 235	1 522	325	332	864	558	192	366	964	134	332	498	1.03
$60,000 to $64,999	2 658	1 154	1 504	347	290	866	565	230	335	939	117	290	531	1.06
$65,000 to $69,999	2 228	1 086	1 142	228	214	700	422	131	292	719	98	214	408	.99
$70,000 to $74,999	1 876	913	963	220	187	555	409	145	264	554	75	187	291	.93
$75,000 to $79,999	1 691	837	854	198	167	489	360	133	228	494	66	167	261	.90
$80,000 to $84,999	1 470	676	794	156	139	499	349	112	237	445	44	139	262	.93
$85,000 to $89,999	1 171	568	603	113	91	399	218	70	148	385	43	91	251	.95
$90,000 to $94,999	1 033	519	513	105	90	319	212	67	145	301	38	90	174	.90
$95,000 to $99,999	911	460	451	121	91	239	198	66	132	253	55	91	107	.87
$100,000 and over	5 999	3 072	2 927	650	561	1 716	1 174	395	779	1 753	255	561	936	.87
Median income ..... dollars	47 062	44 316	49 969	45 543	45 223	54 547	51 105	45 920	55 724	49 103	44 941	45 223	53 543	(X)
Standard error ..... dollars	229	390	344	512	642	547	506	658	721	497	1 001	642	750	(X)
Mean income ..... dollars	58 377	56 035	60 854	55 979	57 994	64 550	61 016	55 684	64 845	60 754	56 438	57 994	64 330	(X)
Standard error ..... dollars	381	491	585	1 121	1 415	765	868	1 450	1 062	779	1 769	1 415	1 075	(X)
Income per family member ..... dollars	17 976	24 018	14 439	15 235	11 532	15 617	17 768	17 138	18 180	12 953	13 018	11 532	14 121	(X)
Standard error ..... dollars	136	262	163	361	320	229	314	531	390	194	485	320	287	(X)
Gini ratio	.381	.394	.366	.375	.392	.348	.353	.365	.340	.375	.390	.392	.354	(X)
Standard error	.0052	.0072	.0075	.0148	.0167	.0102	.0118	.0186	.0153	.0097	.0244	.0167	.0137	(B)
HUSBAND WORKED														
Total	42 736	18 143	24 593	6 527	5 562	12 504	9 201	3 969	5 231	15 392	2 557	5 562	7 272	1.10
Less than $5,000	205	91	115	31	41	43	33	17	16	81	14	41	27	1.33
$5,000 to $9,999	506	185	321	125	103	92	106	72	34	215	53	103	58	1.43
$10,000 to $14,999	1 080	353	727	265	237	225	234	157	77	493	108	237	148	1.46
$15,000 to $19,999	1 676	645	1 031	341	278	413	365	208	157	666	133	278	256	1.31
$20,000 to $24,999	2 090	769	1 320	469	304	547	480	274	205	841	195	304	342	1.26
$25,000 to $29,999	2 481	980	1 501	473	427	601	531	304	227	969	169	427	373	1.22
$30,000 to $34,999	2 774	1 112	1 662	497	420	745	612	284	327	1 051	213	420	418	1.18
$35,000 to $39,999	2 873	1 203	1 670	475	414	782	589	279	311	1 081	196	414	471	1.15
$40,000 to $44,999	2 922	1 164	1 758	465	455	838	621	289	332	1 137	176	455	506	1.18
$45,000 to $49,999	2 931	1 191	1 740	496	377	867	656	307	349	1 084	189	377	518	1.11
$50,000 to $54,999	2 884	1 200	1 683	465	382	836	599	261	339	1 084	205	382	498	1.11
$55,000 to $59,999	2 487	1 002	1 485	324	325	836	540	191	349	944	133	325	487	1.11
$60,000 to $64,999	2 435	975	1 460	336	282	843	544	223	321	916	113	282	522	1.12
$65,000 to $69,999	2 045	929	1 116	221	210	685	415	127	289	700	94	210	396	1.05
$70,000 to $74,999	1 766	816	950	214	184	551	401	139	262	548	75	184	289	.98
$75,000 to $79,999	1 587	751	835	198	165	472	351	133	219	484	66	165	253	.94
$80,000 to $84,999	1 396	610	785	152	138	495	347	112	235	438	40	138	260	.97
$85,000 to $89,999	1 090	498	592	111	91	390	211	68	143	381	43	91	247	1.00
$90,000 to $94,999	971	461	510	103	90	318	209	65	144	301	38	90	174	.95
$95,000 to $99,999	859	412	447	121	91	235	196	66	130	251	55	91	105	.92
$100,000 and over	5 679	2 795	2 884	645	549	1 690	1 159	394	765	1 725	251	549	925	.90
Median income ..... dollars	52 839	55 843	51 118	46 045	46 136	56 424	52 710	46 390	58 299	50 295	45 495	46 136	55 197	(X)
Standard error ..... dollars	317	476	291	514	620	453	651	653	852	366	897	620	648	(X)
Mean income ..... dollars	64 755	67 742	62 552	56 931	59 362	66 905	62 938	56 595	67 750	62 321	57 451	59 362	66 297	(X)
Standard error ..... dollars	451	671	607	1 156	1 471	790	889	1 496	1 063	811	1 819	1 471	1 123	(X)
Income per family member ..... dollars	18 868	28 321	14 896	15 589	11 901	16 183	18 429	17 519	19 056	13 350	13 341	11 901	14 568	(X)
Standard error ..... dollars	156	366	171	375	337	240	329	552	408	204	503	337	302	(X)
Gini ratio	.352	.346	.356	.370	.385	.333	.340	.361	.318	.366	.384	.385	.344	(X)
Standard error	.0058	.0087	.0077	.0151	.0171	.0105	.0121	.0190	.0159	.0099	.0249	.0171	.0141	(B)

Table 6. Presence of Related Children Under 18 Years Old—Total Money Income in 1995 of Married-Couple Families, by Work Experience in 1995 of Husband and Wife—Con.

[Numbers in thousands. Married-couple families as of March of the following year. For meaning of symbols, see text]

Total money income	Total	No related children	One or more related children under 18 years old											Mean number of related children
							One child			Two children or more				
			Total	All under 6 years	Some under 6, some 6 to 17 years	All 6 to 17 years	Total	Under 6 years	6 to 17 years	Total	All under 6 years	Some under 6, some 6 to 17 years	All 6 to 17 years	
HUSBAND WORKED—Con.														
Wife Worked														
Total	32 118	13 698	18 420	4 777	3 554	10 089	7 309	3 070	4 239	11 111	1 707	3 554	5 850	1.05
Less than $5,000	64	32	33	14	8	11	7	5	2	26	9	8	9	(B)
$5,000 to $9,999	195	76	119	47	34	38	30	22	7	89	24	34	31	1.26
$10,000 to $14,999	426	159	268	96	67	105	93	60	32	175	35	67	73	1.22
$15,000 to $19,999	780	303	477	186	82	209	196	124	72	281	62	82	137	1.19
$20,000 to $24,999	1 237	430	807	273	155	379	315	168	147	492	105	155	232	1.22
$25,000 to $29,999	1 569	578	991	319	260	412	365	218	147	626	101	260	265	1.22
$30,000 to $34,999	1 906	787	1 119	338	248	533	433	212	221	686	126	248	312	1.10
$35,000 to $39,999	2 161	898	1 262	341	299	622	472	218	254	790	123	299	368	1.11
$40,000 to $44,999	2 170	838	1 331	363	296	672	490	240	251	841	123	296	422	1.17
$45,000 to $49,999	2 370	947	1 423	406	283	734	555	248	307	868	159	283	427	1.08
$50,000 to $54,999	2 311	967	1 344	387	265	691	515	233	282	829	154	265	409	1.07
$55,000 to $59,999	2 019	780	1 239	254	260	725	477	168	310	762	87	260	415	1.12
$60,000 to $64,999	1 986	800	1 187	284	195	707	467	195	271	720	89	195	435	1.07
$65,000 to $69,999	1 782	819	964	189	157	617	382	117	265	582	72	157	352	1.01
$70,000 to $74,999	1 525	713	812	183	132	497	356	120	236	456	63	132	262	.94
$75,000 to $79,999	1 307	599	708	162	128	417	303	113	189	405	49	128	228	.95
$80,000 to $84,999	1 192	521	671	131	95	445	310	98	212	361	33	95	234	.94
$85,000 to $89,999	974	440	534	99	83	352	191	61	131	343	38	83	222	1.01
$90,000 to $94,999	857	397	460	88	66	305	198	57	141	262	31	66	164	.95
$95,000 to $99,999	728	351	377	98	68	211	164	48	116	213	49	68	95	.90
$100,000 and over	4 558	2 262	2 296	519	374	1 404	992	346	646	1 304	173	374	758	.86
Median income ... dollars	57 000	60 295	55 136	50 063	50 666	59 349	56 824	50 335	61 458	53 936	49 445	50 666	57 759	(X)
Standard error ... dollars	308	504	394	630	640	555	632	751	817	568	1 111	640	706	(X)
Mean income ... dollars	67 870	71 181	65 408	60 186	62 642	68 854	65 645	59 834	69 852	65 251	60 818	62 642	68 131	(X)
Standard error ... dollars	481	741	632	1 162	1 631	832	829	1 312	1 057	894	2 239	1 631	1 212	(X)
Income per family member ... dollars	20 176	29 957	15 959	16 833	13 042	16 802	19 355	18 703	19 783	14 298	14 302	13 042	15 110	(X)
Standard error ... dollars	179	427	193	415	407	265	342	551	440	239	638	407	336	(X)
Gini ratio	.322	.321	.322	.336	.340	.306	.309	.329	.289	.331	.348	.340	.319	(X)
Standard error	.0065	.0099	.0086	.0171	.0206	.0115	.0133	.0210	.0173	.0114	.0296	.0206	.0154	(B)
Wife Year-Round, Full-Time Worker														
Total	17 943	8 559	9 384	2 215	1 601	5 568	4 225	1 601	2 623	5 159	614	1 601	2 944	.90
Less than $5,000	12	9	2	–	2	–	–	–	–	2	–	2	–	(B)
$5,000 to $9,999	35	12	23	7	10	6	9	6	3	14	1	10	3	(B)
$10,000 to $14,999	77	31	46	7	5	34	21	4	17	25	3	5	17	.95
$15,000 to $19,999	185	86	99	35	9	55	50	29	21	49	6	9	34	.99
$20,000 to $24,999	425	158	267	67	44	156	118	57	61	149	10	44	95	1.14
$25,000 to $29,999	624	261	363	110	81	171	157	86	71	205	24	81	101	1.12
$30,000 to $34,999	897	394	503	133	111	258	198	85	113	305	49	111	145	1.02
$35,000 to $39,999	1 103	536	567	157	128	282	248	112	136	319	45	128	146	.93
$40,000 to $44,999	1 192	525	667	166	127	374	276	117	160	391	49	127	214	1.01
$45,000 to $49,999	1 309	595	714	183	132	398	321	134	186	393	49	132	212	.91
$50,000 to $54,999	1 355	626	730	215	128	386	337	159	178	393	56	128	209	.91
$55,000 to $59,999	1 187	530	657	122	130	405	281	89	191	376	33	130	214	.96
$60,000 to $64,999	1 178	498	680	149	106	425	275	105	170	405	44	106	256	1.02
$65,000 to $69,999	1 100	546	554	102	74	378	233	71	162	321	31	74	216	.91
$70,000 to $74,999	1 003	497	506	117	82	307	241	81	161	265	37	82	146	.87
$75,000 to $79,999	887	441	447	109	64	274	217	86	131	229	23	64	143	.83
$80,000 to $84,999	776	359	418	72	50	296	225	55	170	192	17	50	125	.83
$85,000 to $89,999	633	324	309	62	44	203	123	39	83	187	23	44	120	.84
$90,000 to $94,999	546	278	268	50	34	185	118	37	80	150	13	34	104	.84
$95,000 to $99,999	485	250	234	61	46	128	109	30	78	126	31	46	49	.81
$100,000 and over	2 933	1 605	1 328	290	193	845	668	216	451	660	74	193	394	.74
Median income ... dollars	62 205	65 166	60 373	55 887	55 766	62 877	61 629	55 522	65 152	59 300	56 697	55 766	61 518	(X)
Standard error ... dollars	398	694	521	1 169	1 069	683	817	1 403	1 094	851	2 736	1 069	759	(X)
Mean income ... dollars	72 380	75 601	69 441	66 710	66 609	71 341	70 064	65 911	72 600	68 930	68 796	66 609	70 221	(X)
Standard error ... dollars	607	899	818	1 812	2 037	1 017	1 105	1 989	1 295	1 181	3 975	2 037	1 537	(X)
Income per family member ... dollars	22 332	31 958	17 191	18 882	14 080	17 650	20 482	20 325	20 571	15 163	16 036	14 080	15 608	(X)
Standard error ... dollars	253	553	271	669	563	351	466	827	565	338	1 147	563	453	(X)
Gini ratio	.293	.297	.287	.296	.301	.279	.282	.297	.271	.293	.294	.301	.286	(X)
Standard error	.0086	.0124	.0118	.0245	.0295	.0152	.0173	.0287	.0217	.0162	.0475	.0295	.0212	(X)

Table 6. Presence of Related Children Under 18 Years Old—Total Money Income in 1995 of Married-Couple Families, by Work Experience in 1995 of Husband and Wife—Con.

[Numbers in thousands. Married-couple families as of March of the following year. For meaning of symbols, see text]

Total money income	Total	No related children	One or more related children under 18 years old											Mean number of related children
							One child			Two children or more				
			Total	All under 6 years	Some under 6, some 6 to 17 years	All 6 to 17 years	Total	Under 6 years	6 to 17 years	Total	All under 6 years	Some under 6, some 6 to 17 years	All 6 to 17 years	
HUSBAND WORKED—Con.														
Wife Did Not Work														
Total	10 618	4 445	6 173	1 750	2 008	2 415	1 892	900	992	4 281	850	2 008	1 423	1.27
Less than $5,000	141	59	82	17	33	32	26	12	14	56	5	33	18	1.39
$5,000 to $9,999	311	110	202	79	70	54	76	50	27	125	29	70	27	1.53
$10,000 to $14,999	653	194	459	170	170	120	141	97	45	318	73	170	75	1.62
$15,000 to $19,999	896	341	554	155	196	204	169	84	85	385	71	196	119	1.42
$20,000 to $24,999	852	339	513	196	149	168	165	107	59	348	89	149	109	1.31
$25,000 to $29,999	912	402	510	154	167	189	166	86	80	343	68	167	109	1.22
$30,000 to $34,999	868	325	543	159	172	212	178	72	106	365	87	172	106	1.36
$35,000 to $39,999	712	304	408	133	115	160	117	61	57	291	73	115	103	1.25
$40,000 to $44,999	752	326	426	102	159	166	130	49	81	296	52	159	85	1.21
$45,000 to $49,999	561	244	317	90	94	134	101	59	42	216	30	94	92	1.26
$50,000 to $54,999	573	233	339	78	117	145	84	28	56	255	50	117	88	1.31
$55,000 to $59,999	468	222	245	69	65	111	63	24	39	182	46	65	72	1.10
$60,000 to $64,999	449	175	274	52	86	136	78	28	50	196	24	86	86	1.36
$65,000 to $69,999	263	110	152	32	53	67	34	10	24	119	22	53	44	1.35
$70,000 to $74,999	241	103	138	31	52	54	46	19	27	92	12	52	28	1.21
$75,000 to $79,999	280	152	128	36	37	55	49	19	30	79	17	37	25	.90
$80,000 to $84,999	204	89	115	22	43	50	38	14	24	77	7	43	26	1.12
$85,000 to $89,999	115	58	58	12	8	37	19	7	12	38	5	8	25	.97
$90,000 to $94,999	114	64	50	14	24	12	11	8	3	39	6	24	9	.95
$95,000 to $99,999	131	61	70	23	23	24	32	18	14	38	5	23	10	1.01
$100,000 and over	1 121	533	588	126	175	286	167	48	119	421	79	175	167	1.05
Median income.....dollars..	39 700	41 777	37 518	32 847	36 497	41 958	36 105	30 778	41 305	38 126	35 260	36 497	42 646	(X)
Standard error.....dollars..	561	600	727	1 090	1 112	1 072	1 463	1 167	1 310	950	1 652	1 112	1 669	(X)
Mean income.....dollars..	55 333	57 143	54 030	48 045	53 559	58 759	52 478	45 544	58 766	54 716	50 692	53 559	58 754	(X)
Standard error.....dollars..	1 072	1 485	1 501	2 895	2 866	2 143	2 872	4 811	3 283	1 753	3 092	2 866	2 827	(X)
Income per family member.....dollars..	15 210	23 412	12 006	12 444	10 078	13 710	14 968	13 647	16 060	11 078	11 482	10 078	12 440	(X)
Standard error.....dollars..	331	735	368	813	586	578	899	1 524	1 050	395	812	586	689	(X)
Gini ratio	.432	.413	.446	.448	.458	.430	.444	.453	.422	.440	.434	.458	.423	(X)
Standard error	.0127	.0188	.0172	.0335	.0309	.0266	.0311	.0484	.0413	.0207	.0468	.0309	.0349	(X)
HUSBAND YEAR-ROUND, FULL-TIME WORKER														
Total	34 698	13 735	20 962	5 451	4 701	10 810	7 808	3 298	4 510	13 154	2 154	4 701	6 300	1.15
Less than $5,000	68	22	47	5	20	21	16	4	12	30	1	20	9	(B)
$5,000 to $9,999	181	52	129	53	40	36	45	31	14	84	22	40	22	1.53
$10,000 to $14,999	566	164	402	146	132	124	137	83	55	264	63	132	69	1.46
$15,000 to $19,999	1 056	339	717	237	196	284	253	143	110	464	94	196	175	1.42
$20,000 to $24,999	1 390	445	945	331	204	410	340	197	143	604	134	204	267	1.34
$25,000 to $29,999	1 804	599	1 205	377	353	474	413	231	183	791	147	353	292	1.35
$30,000 to $34,999	2 105	752	1 353	395	365	594	475	212	263	878	182	365	331	1.29
$35,000 to $39,999	2 272	831	1 441	428	360	652	504	251	253	937	177	360	399	1.26
$40,000 to $44,999	2 410	898	1 512	407	383	721	535	254	281	977	153	383	440	1.21
$45,000 to $49,999	2 434	921	1 513	435	324	754	564	273	291	949	162	324	463	1.16
$50,000 to $54,999	2 448	934	1 514	420	334	759	542	233	308	972	186	334	451	1.17
$55,000 to $59,999	2 163	804	1 359	289	301	769	485	174	311	874	115	301	458	1.18
$60,000 to $64,999	2 143	812	1 331	296	266	769	478	189	289	853	107	266	480	1.17
$65,000 to $69,999	1 775	768	1 008	204	186	618	383	119	265	624	85	186	353	1.09
$70,000 to $74,999	1 552	688	864	189	181	494	356	124	232	508	65	181	262	1.02
$75,000 to $79,999	1 405	638	767	181	149	436	328	123	205	438	58	149	231	.97
$80,000 to $84,999	1 254	517	737	148	126	463	325	108	218	411	40	126	245	1.01
$85,000 to $89,999	956	413	543	102	88	353	190	65	125	352	37	88	227	1.06
$90,000 to $94,999	868	397	471	97	86	288	192	61	131	279	36	86	157	1.00
$95,000 to $99,999	756	351	406	109	83	214	176	56	120	229	53	83	93	.94
$100,000 and over	5 093	2 391	2 702	604	523	1 576	1 068	367	701	1 634	237	523	874	.94
Median income.....dollars..	56 256	60 580	53 764	48 781	49 496	58 610	55 763	49 316	60 563	52 497	47 915	49 496	57 275	(X)
Standard error.....dollars..	284	476	453	761	859	556	642	917	888	466	1 147	859	629	(X)
Mean income.....dollars..	68 503	72 379	65 963	60 743	63 694	69 583	66 089	60 400	70 248	65 889	61 266	63 694	69 107	(X)
Standard error.....dollars..	517	788	681	1 338	1 703	856	1 008	1 745	1 181	905	2 079	1 703	1 201	(X)
Income per family member.....dollars..	19 682	29 943	15 792	16 687	12 933	16 878	19 408	18 836	19 786	14 215	14 235	12 933	15 248	(X)
Standard error.....dollars..	179	436	195	437	396	265	376	651	456	231	579	396	330	(X)
Gini ratio	.337	.325	.343	.354	.370	.321	.326	.343	.309	.352	.370	.370	.330	(X)
Standard error	.0064	.0100	.0083	.0165	.0186	.0113	.0132	.0208	.0171	.0107	.0271	.0186	.0151	(B)

Table 6. Presence of Related Children Under 18 Years Old—Total Money Income in 1995 of Married-Couple Families, by Work Experience in 1995 of Husband and Wife—Con.

[Numbers in thousands. Married-couple families as of March of the following year. For meaning of symbols, see text]

Total money income	Total	No related children	One or more related children under 18 years old											Mean number of related children
							One child			Two children or more				
			Total	All under 6 years	Some under 6, some 6 to 17 years	All 6 to 17 years	Total	Under 6 years	6 to 17 years	Total	All under 6 years	Some under 6, some 6 to 17 years	All 6 to 17 years	
HUSBAND YEAR-ROUND, FULL-TIME WORKER—Con.														
Wife Worked														
Total	26 672	10 892	15 780	4 010	3 022	8 747	6 243	2 575	3 668	9 537	1 435	3 022	5 079	1.08
Less than $5,000	14	6	9	2	6	1	1	1	–	8	1	6	1	(B)
$5,000 to $9,999	60	20	40	11	12	16	7	3	4	33	8	12	12	(B)
$10,000 to $14,999	193	66	127	41	28	58	48	27	22	78	15	28	36	1.15
$15,000 to $19,999	443	161	282	107	45	130	114	75	40	167	32	45	90	1.21
$20,000 to $24,999	827	252	575	189	105	281	224	117	107	351	72	105	175	1.32
$25,000 to $29,999	1 132	379	753	234	201	319	271	154	117	482	80	201	202	1.29
$30,000 to $34,999	1 458	564	895	271	208	415	339	163	176	555	108	208	239	1.16
$35,000 to $39,999	1 722	648	1 074	310	252	511	399	196	203	675	115	252	308	1.20
$40,000 to $44,999	1 818	674	1 144	317	251	576	417	208	209	727	109	251	367	1.19
$45,000 to $49,999	1 961	729	1 232	358	243	632	482	223	259	750	135	243	373	1.12
$50,000 to $54,999	1 975	774	1 201	348	232	622	464	208	256	737	140	232	365	1.11
$55,000 to $59,999	1 773	639	1 134	229	238	668	427	150	277	707	78	238	391	1.17
$60,000 to $64,999	1 751	682	1 070	248	180	642	408	165	243	661	83	180	399	1.10
$65,000 to $69,999	1 546	685	861	172	137	552	350	109	241	511	63	137	311	1.03
$70,000 to $74,999	1 343	607	736	162	131	443	317	109	208	418	53	131	234	.97
$75,000 to $79,999	1 172	532	640	145	113	382	281	104	177	359	41	113	206	.95
$80,000 to $84,999	1 076	451	625	126	86	413	287	93	194	338	33	86	219	.98
$85,000 to $89,999	854	367	486	90	79	317	172	58	115	314	32	79	202	1.06
$90,000 to $94,999	773	352	421	83	63	276	180	53	128	241	30	63	148	.98
$95,000 to $99,999	645	301	345	89	63	192	149	42	107	196	47	63	86	.92
$100,000 and over	4 137	2 005	2 132	479	352	1 301	904	319	585	1 228	160	352	715	.89
Median income .... dollars	59 878	63 759	57 259	51 911	52 629	61 069	59 136	52 242	63 177	56 274	51 354	52 629	59 741	(X)
Standard error .... dollars	357	660	394	549	1 052	517	707	895	1 006	456	882	1 052	697	(X)
Mean income .... dollars	70 944	74 859	68 242	63 548	66 371	71 040	68 212	63 117	71 789	68 261	64 322	66 371	70 499	(X)
Standard error .... dollars	534	829	696	1 318	1 876	887	919	1 481	1 161	982	2 548	1 876	1 278	(X)
Income per family member .... dollars	20 892	31 309	16 688	17 821	13 900	17 360	20 174	19 837	20 388	14 994	15 116	13 900	15 651	(X)
Standard error .... dollars	201	489	215	475	471	288	384	632	487	266	729	471	362	(X)
Gini ratio	.309	.305	.310	.319	.330	.297	.297	.312	.282	.319	.330	.330	.306	(X)
Standard error	.0071	.0111	.0093	.0187	.0225	.0123	.0144	.0229	.0186	.0123	.0323	.0225	.0165	(B)
Wife Year-Round, Full-Time Worker														
Total	15 359	7 212	8 148	1 884	1 395	4 869	3 656	1 358	2 299	4 491	526	1 395	2 570	.91
Less than $5,000	3	3	1	–	–	–	–	–	–	1	–	–	–	(B)
$5,000 to $9,999	16	7	8	–	4	4	3	–	3	5	–	4	1	(B)
$10,000 to $14,999	45	14	32	2	1	28	13	–	13	19	2	1	16	(B)
$15,000 to $19,999	91	41	50	12	7	31	19	9	10	31	3	7	21	1.13
$20,000 to $24,999	297	110	187	36	29	121	76	32	43	111	4	29	78	1.19
$25,000 to $29,999	437	174	263	66	66	131	103	50	53	160	16	66	78	1.19
$30,000 to $34,999	690	304	385	100	93	193	159	65	94	226	35	93	98	1.01
$35,000 to $39,999	875	401	474	146	100	228	215	104	111	259	42	100	117	.98
$40,000 to $44,999	995	443	552	132	110	310	219	91	128	333	41	110	182	1.00
$45,000 to $49,999	1 092	472	620	167	115	338	280	124	156	340	43	115	182	.95
$50,000 to $54,999	1 161	510	651	191	110	350	306	143	163	345	48	110	187	.94
$55,000 to $59,999	1 068	458	609	116	122	372	263	87	176	346	29	122	196	.99
$60,000 to $64,999	1 043	437	606	125	96	384	237	85	151	369	40	96	233	1.03
$65,000 to $69,999	960	470	490	100	60	330	217	70	147	273	30	60	183	.91
$70,000 to $74,999	891	438	453	104	82	267	215	74	141	238	30	82	126	.87
$75,000 to $79,999	804	401	403	96	58	248	198	77	121	204	19	58	127	.83
$80,000 to $84,999	705	319	386	69	42	274	210	52	157	176	17	42	117	.83
$85,000 to $89,999	563	285	277	55	40	182	116	38	77	162	17	40	105	.83
$90,000 to $94,999	494	249	244	44	33	167	105	33	72	139	11	33	95	.86
$95,000 to $99,999	432	216	217	56	40	120	101	28	73	116	29	40	47	.83
$100,000 and over	2 697	1 458	1 239	265	185	789	603	194	409	636	71	185	380	.75
Median income .... dollars	64 283	67 418	61 857	58 486	57 178	64 204	63 526	58 133	66 360	60 872	60 060	57 178	62 644	(X)
Standard error .... dollars	498	675	519	1 632	1 115	743	1 044	1 722	1 005	638	2 754	1 115	823	(X)
Mean income .... dollars	74 765	78 192	71 731	69 606	69 282	73 255	72 088	68 732	74 070	71 441	71 861	69 282	72 527	(X)
Standard error .... dollars	678	1 010	911	2 053	2 288	1 123	1 214	2 233	1 407	1 325	4 560	2 288	1 716	(X)
Income per family member .... dollars	22 984	32 985	17 782	19 779	14 654	18 159	21 110	21 303	21 006	15 743	16 812	14 654	16 158	(X)
Standard error .... dollars	283	623	303	761	631	388	516	938	616	379	1 314	631	505	(X)
Gini ratio	.286	.289	.281	.282	.298	.275	.271	.279	.265	.289	.291	.298	.284	(X)
Standard error	.0093	.0135	.0127	0267	.0318	.0162	.0186	.0311	.0232	.0174	.0517	.0318	.0228	(X)

Table 6. Presence of Related Children Under 18 Years Old—Total Money Income in 1995 of Married-Couple Families, by Work Experience in 1995 of Husband and Wife—Con.

[Numbers in thousands. Married-couple families as of March of the following year. For meaning of symbols, see text]

Total money income	Total	No related children	One or more related children under 18 years old											Mean number of related children
			Total	All under 6 years	Some under 6, some 6 to 17 years	All 6 to 17 years	One child			Two children or more				
							Total	Under 6 years	6 to 17 years	Total	All under 6 years	Some under 6, some 6 to 17 years	All 6 to 17 years	
HUSBAND YEAR-ROUND, FULL-TIME WORKER—Con.														
Wife Did Not Work														
Total	8 025	2 843	5 182	1 441	1 679	2 063	1 565	722	842	3 617	719	1 679	1 220	1.39
Less than $5,000	54	16	38	3	14	21	15	3	12	23	–	14	9	(B)
$5,000 to $9,999	121	31	90	41	28	20	38	28	10	51	14	28	10	1.60
$10,000 to $14,999	374	99	275	105	105	66	89	56	33	186	49	105	33	1.62
$15,000 to $19,999	614	178	435	130	151	154	138	68	70	297	62	151	84	1.57
$20,000 to $24,999	563	193	370	142	100	128	117	80	37	253	62	100	92	1.38
$25,000 to $29,999	672	220	452	144	153	155	143	77	66	309	67	153	90	1.45
$30,000 to $34,999	646	188	459	123	157	179	136	49	87	323	74	157	92	1.58
$35,000 to $39,999	550	183	367	118	108	142	105	56	50	262	62	108	92	1.46
$40,000 to $44,999	592	225	367	90	132	145	118	46	72	249	44	132	73	1.29
$45,000 to $49,999	473	192	281	77	82	122	82	50	32	199	27	82	90	1.34
$50,000 to $54,999	473	160	312	72	103	138	78	26	52	235	46	103	86	1.43
$55,000 to $59,999	390	165	225	60	63	101	57	24	34	167	37	63	67	1.20
$60,000 to $64,999	392	130	261	48	86	127	70	24	45	192	24	86	81	1.50
$65,000 to $69,999	229	83	147	32	49	66	34	10	24	113	22	49	42	1.50
$70,000 to $74,999	209	81	128	27	50	51	39	15	24	90	12	50	28	1.34
$75,000 to $79,999	233	106	126	36	37	54	47	19	28	79	17	37	25	1.08
$80,000 to $84,999	178	66	111	22	40	50	38	14	24	73	7	40	26	1.21
$85,000 to $89,999	102	46	56	12	8	36	18	7	11	38	5	8	25	1.08
$90,000 to $94,999	95	45	50	14	24	12	11	8	3	39	6	24	9	1.14
$95,000 to $99,999	111	50	61	19	21	21	28	14	14	33	5	21	7	1.05
$100,000 and over	956	386	570	125	171	275	164	48	116	406	77	171	159	1.19
Median income.....dollars	43 128	46 704	41 146	36 591	40 762	45 621	40 044	34 906	43 952	41 671	38 044	40 762	46 235	(X)
Standard error.....dollars	710	762	584	1 354	1 043	1 024	1 152	2 412	1 942	720	1 533	1 043	890	(X)
Mean income.....dollars	60 390	62 879	59 025	52 934	58 874	63 403	57 617	50 715	63 535	59 634	55 164	58 874	63 312	(X)
Standard error.....dollars	1 349	2 078	1 750	3 469	3 361	2 433	3 421	5 935	3 778	2 023	3 571	3 361	3 179	(X)
Income per family member.....dollars	16 052	24 974	13 279	13 761	11 332	14 910	16 456	15 392	17 273	12 288	12 534	11 332	13 620	(X)
Standard error.....dollars	404	990	437	980	707	666	1 074	1 907	1 208	466	947	707	794	(X)
Gini ratio	418	.392	.429	.440	.438	.414	.432	.445	.414	.420	.426	.438	.398	(X)
Standard error	0145	0233	.0186	.0365	.0334	.0285	.0338	.0534	.0442	.0223	.0504	.0334	.0373	(X)
HUSBAND DID NOT WORK														
Total	10 834	9 393	1 441	243	266	932	658	151	507	783	92	266	425	.25
Less than $5,000	363	272	91	19	19	53	39	12	27	52	6	19	27	.54
$5,000 to $9,999	675	465	210	59	38	114	90	30	61	120	29	38	53	.59
$10,000 to $14,999	1 327	1 160	167	17	43	107	78	9	69	89	8	43	38	.25
$15,000 to $19,999	1 534	1 362	172	13	34	125	67	8	58	105	5	34	67	.21
$20,000 to $24,999	1 344	1 214	130	20	16	94	71	13	59	58	7	16	35	.17
$25,000 to $29,999	1 173	1 047	126	9	33	84	49	8	41	76	1	33	43	.24
$30,000 to $34,999	869	778	91	15	11	66	39	7	32	53	8	11	34	.18
$35,000 to $39,999	721	639	82	13	7	62	47	6	41	35	6	7	21	.18
$40,000 to $44,999	610	546	63	16	14	34	38	16	23	25	–	14	11	.19
$45,000 to $49,999	391	342	49	12	10	27	22	8	14	27	4	10	13	.24
$50,000 to $54,999	347	297	51	13	3	35	26	12	14	25	1	3	21	.24
$55,000 to $59,999	270	233	37	1	7	28	18	–	17	19	1	7	11	.23
$60,000 to $64,999	223	179	44	11	9	24	21	7	14	23	4	9	10	.34
$65,000 to $69,999	183	157	26	7	4	15	7	4	3	19	3	4	12	.29
$70,000 to $74,999	110	97	13	6	3	4	8	6	2	5	–	3	2	.19
$75,000 to $79,999	105	86	19	–	2	17	9	–	9	10	–	2	8	.31
$80,000 to $84,999	74	65	9	4	1	4	2	–	2	7	4	1	2	(B)
$85,000 to $89,999	81	70	11	2	–	9	7	2	5	4	–	–	4	.20
$90,000 to $94,999	62	59	3	2	–	1	3	2	1	1	–	–	1	(B)
$95,000 to $99,999	52	48	4	–	–	4	2	–	2	2	–	–	2	(B)
$100,000 and over	320	277	43	5	12	26	15	1	14	28	4	12	12	.34
Median income.....dollars	25 732	26 030	23 089	22 196	19 893	23 789	24 056	28 633	23 781	21 714	16 264	19 893	23 810	(B)
Standard error.....dollars	329	335	1 096	4 349	2 379	1 026	1 217	5 360	1 033	1 654	4 484	2 379	2 332	(B)
Mean income.....dollars	33 217	33 423	31 875	30 398	29 370	32 974	34 141	31 685	34 872	29 971	28 287	29 370	30 712	(B)
Standard error.....dollars	461	457	1 776	2 401	2 692	2 558	3 492	2 929	4 445	1 433	4 114	2 692	1 825	(B)
Income per family member.....dollars	13 186	15 060	7 125	7 112	4 985	8 001	9 228	8 467	9 458	5 850	5 496	4 985	6 621	(B)
Standard error.....dollars	232	277	442	738	554	679	1 019	1 074	1 286	353	994	554	516	(B)
Gini ratio	398	.388	.462	.451	.464	.462	479	.423	.492	.446	.493	.464	.420	(B)
Standard error	.0120	.0128	.0346	.0660	.0766	.0466	0605	.0804	.0741	.0418	.1153	.0766	.0551	(B)

Table 6. Presence of Related Children Under 18 Years Old—Total Money Income in 1995 of Married-Couple Families, by Work Experience in 1995 of Husband and Wife—Con.

[Numbers in thousands. Married-couple families as of March of the following year. For meaning of symbols, see text]

Total money income	Total	No related children	One or more related children under 18 years old											Mean number of related children
			Total	All under 6 years	Some under 6, some 6 to 17 years	All 6 to 17 years	One child			Two children or more				
							Total	Under 6 years	6 to 17 years	Total	All under 6 years	Some under 6, some 6 to 17 years	All 6 to 17 years	
HUSBAND DID NOT WORK—Con.														
Wife Worked														
Total	2 780	1 971	809	132	147	530	358	75	284	451	57	147	247	.53
Less than $5,000	39	22	17	2	–	16	16	1	15	1	–	–	–	(B)
$5,000 to $9,999	120	62	58	23	24	11	14	11	4	44	13	24	7	1.05
$10,000 to $14,999	189	103	86	12	19	54	41	6	35	44	6	19	19	.88
$15,000 to $19,999	264	201	63	4	15	43	21	3	18	41	1	15	25	.47
$20,000 to $24,999	256	160	96	11	9	76	46	3	43	50	7	9	33	.65
$25,000 to $29,999	287	211	76	1	15	60	31	1	30	44	–	15	30	.49
$30,000 to $34,999	251	181	70	10	7	53	25	2	23	45	8	7	30	.47
$35,000 to $39,999	223	163	59	9	3	47	30	3	27	30	6	3	20	.43
$40,000 to $44,999	198	152	46	11	11	24	26	11	15	20	–	11	9	.38
$45,000 to $49,999	189	151	38	9	7	23	20	6	14	18	2	7	8	.36
$50,000 to $54,999	143	106	37	9	3	24	17	9	8	20	1	3	16	.44
$55,000 to $59,999	106	76	29	1	6	22	12	–	11	18	1	6	11	.45
$60,000 to $64,999	84	55	29	4	9	16	14	3	11	15	2	9	5	.60
$65,000 to $69,999	111	84	26	7	4	15	7	4	3	19	3	4	12	.47
$70,000 to $74,999	33	24	9	6	3	–	6	6	–	3	–	3	–	(B)
$75,000 to $79,999	52	38	14	–	2	12	6	–	6	8	–	2	6	(B)
$80,000 to $84,999	41	35	7	2	–	4	2	–	2	5	2	–	2	(B)
$85,000 to $89,999	36	27	9	2	–	7	5	2	3	4	–	–	4	(B)
$90,000 to $94,999	21	17	3	2	–	1	3	2	1	1	–	–	1	(B)
$95,000 to $99,999	22	18	4	–	–	4	2	–	2	2	–	–	2	(B)
$100,000 and over	116	82	33	5	11	17	13	1	11	21	4	11	6	.73
Median income ......dollars..	34 658	36 362	30 523	36 196	27 721	30 379	31 205	(B)	29 430	30 108	(B)	27 721	31 223	(B)
Standard error ......dollars..	819	1 014	1 223	4 105	3 782	1 283	2 502	(B)	2 010	1 478	(B)	3 782	1 761	(B)
Mean income ......dollars..	42 084	42 933	40 017	38 393	36 913	41 281	43 553	(B)	44 105	37 208	(B)	36 913	38 040	(B)
Standard error ......dollars..	1 198	1 191	2 919	3 457	4 005	4 224	6 108	(B)	7 629	1 951	(B)	4 005	2 334	(B)
Income per family member ......dollars..	14 469	18 487	9 229	9 113	6 460	10 362	11 957	(B)	12 288	7 614	(B)	6 460	8 573	(B)
Standard error ......dollars..	513	717	753	1 170	889	1 162	1 808	(B)	2 266	545	(B)	889	775	(B)
Gini ratio	.369	.348	.417	.388	.437	.416	.459	(B)	.480	.380	(B)	.437	.330	(B)
Standard error	.0227	.0259	.0465	.0879	.0971	.0650	.0842	(B)	.1021	.0535	(B)	.0971	.0710	(B)
Wife Year-Round, Full-Time Worker														
Total	1 459	965	493	66	91	337	222	44	178	272	23	91	159	.62
Less than $5,000	2	–	2	–	–	2	2	–	2	–	–	–	–	(B)
$5,000 to $9,999	38	22	16	5	7	4	4	4	–	12	1	7	4	(B)
$10,000 to $14,999	57	26	30	1	7	22	14	1	12	16	–	7	9	(B)
$15,000 to $19,999	81	46	35	3	8	24	15	3	12	20	–	8	12	.77
$20,000 to $24,999	157	93	64	3	8	53	33	1	31	31	2	8	22	.68
$25,000 to $29,999	119	74	46	1	12	32	21	1	20	24	–	12	12	.74
$30,000 to $34,999	133	77	56	8	7	40	16	2	14	40	6	7	26	.77
$35,000 to $39,999	127	90	36	1	2	33	19	1	18	18	–	2	15	.43
$40,000 to $44,999	129	92	37	8	9	20	22	8	14	15	–	9	6	.45
$45,000 to $49,999	117	89	28	6	7	16	14	3	10	15	2	7	6	.47
$50,000 to $54,999	100	75	25	6	2	17	10	5	5	15	1	2	12	.46
$55,000 to $59,999	62	45	17	1	5	10	8	–	8	9	1	5	3	(B)
$60,000 to $64,999	51	31	20	4	2	14	14	3	11	6	2	2	3	(B)
$65,000 to $69,999	69	50	19	4	4	12	–	–	–	19	3	4	12	(B)
$70,000 to $74,999	15	7	8	6	2	–	6	6	–	2	–	2	–	(B)
$75,000 to $79,999	44	33	11	–	1	10	4	–	4	7	–	1	6	(B)
$80,000 to $84,999	32	28	4	–	–	4	2	–	2	2	–	–	2	(B)
$85,000 to $89,999	24	17	7	–	–	7	3	–	3	4	–	–	4	(B)
$90,000 to $94,999	17	13	3	2	–	1	3	2	1	1	–	–	1	(B)
$95,000 to $99,999	14	12	2	–	–	2	2	–	2	–	–	–	–	(B)
$100,000 and over	71	45	26	5	9	12	10	1	8	17	4	9	4	(B)
Median income ......dollars..	40 486	42 908	34 743	(B)	32 106	33 297	36 277	(B)	32 355	33 950	(B)	32 106	33 605	(B)
Standard error ......dollars..	1 007	1 274	1 770	(B)	5 731	1 903	3 565	(B)	3 386	1 764	(B)	5 731	1 851	(B)
Mean income ......dollars..	46 351	47 956	43 210	(B)	41 876	42 626	44 724	(B)	44 400	41 978	(B)	41 876	40 634	(B)
Standard error ......dollars..	1 292	1 368	2 713	(B)	4 826	3 639	5 196	(B)	6 320	2 507	(B)	4 826	3 037	(B)
Income per family member ......dollars..	15 353	20 301	10 040	(B)	7 376	10 813	12 472	(B)	12 585	8 587	(B)	7 376	9 221	(B)
Standard error ......dollars..	619	975	788	(B)	1 165	1 114	1 706	(B)	2 060	744	(B)	1 165	1 029	(B)
Gini ratio	.324	.303	.357	(B)	.382	.357	.373	(B)	.384	.342	(B)	.382	.321	(B)
Standard error	.0293	.0350	.0538	(B)	.1219	.0701	.0882	(B)	.1048	.0680	(B)	.1219	.0884	(B)

Table 6. Presence of Related Children Under 18 Years Old—Total Money Income in 1995 of Married-Couple Families, by Work Experience in 1995 of Husband and Wife—Con.

[Numbers in thousands. Married-couple families as of March of the following year. For meaning of symbols, see text]

Total money income	Total	No related children	One or more related children under 18 years old											Mean number of related children
							One child			Two children or more				
			Total	All under 6 years	Some under 6, some 6 to 17 years	All 6 to 17 years	Total	Under 6 years	6 to 17 years	Total	All under 6 years	Some under 6, some 6 to 17 years	All 6 to 17 years	
HUSBAND DID NOT WORK—Con.														
Wife Did Not Work														
Total	8 054	7 422	632	111	119	402	300	76	224	332	35	119	178	.16
Less than $5,000	324	250	74	17	19	38	22	11	11	51	6	19	26	.55
$5,000 to $9,999	555	403	152	35	14	102	76	19	57	76	17	14	45	.49
$10,000 to $14,999	1 137	1 056	81	5	24	53	36	3	34	45	2	24	19	.15
$15,000 to $19,999	1 271	1 161	109	9	18	82	45	5	40	64	4	18	41	.16
$20,000 to $24,999	1 088	1 055	34	9	7	18	25	9	16	9	–	7	2	.05
$25,000 to $29,999	886	836	50	7	18	25	18	7	11	32	1	18	13	.16
$30,000 to $34,999	618	597	21	5	4	13	13	5	8	8	–	4	4	.06
$35,000 to $39,999	498	476	22	3	4	15	17	3	14	5	–	4	1	.06
$40,000 to $44,999	411	394	17	5	4	9	12	5	7	6	–	4	2	.10
$45,000 to $49,999	202	190	11	4	3	4	2	2	–	10	2	3	4	.13
$50,000 to $54,999	204	190	13	3	–	10	9	3	6	4	–	–	4	.09
$55,000 to $59,999	165	157	8	–	2	6	6	–	6	2	–	2	–	.09
$60,000 to $64,999	139	124	15	7	–	8	7	4	3	7	2	–	5	.18
$65,000 to $69,999	72	72	–	–	–	–	–	–	–	–	–	–	–	(B)
$70,000 to $74,999	76	72	4	–	–	4	2	–	2	2	–	–	2	.09
$75,000 to $79,999	52	47	5	–	–	5	3	–	3	2	–	–	2	(B)
$80,000 to $84,999	33	31	2	2	1	–	–	–	–	2	2	1	–	(B)
$85,000 to $89,999	45	43	2	–	–	2	2	–	2	–	–	–	–	(B)
$90,000 to $94,999	41	41	–	–	–	–	–	–	–	–	–	–	–	(B)
$95,000 to $99,999	31	31	–	–	–	–	–	–	–	–	–	–	–	(B)
$100,000 and over	204	195	10	–	1	8	3	–	3	7	–	1	6	.12
Median income ... dollars	23 205	23 851	15 466	13 648	15 792	15 645	17 158	20 085	16 966	14 065	(B)	15 792	13 387	(B)
Standard error ... dollars	346	346	1 123	3 635	2 192	1 452	1 569	5 272	1 758	1 699	(B)	2 192	2 501	(B)
Mean income ... dollars	30 157	30 898	21 444	20 931	20 007	22 010	22 884	22 065	23 163	20 145	(B)	20 007	20 565	(B)
Standard error ... dollars	452	475	1 318	2 723	2 950	1 721	1 920	3 013	2 359	1 807	(B)	2 950	2 501	(B)
Income per family member ... dollars	12 645	14 096	4 612	4 815	3 274	5 116	6 073	6 059	6 077	3 700	(B)	3 274	4 183	(B)
Standard error ... dollars	251	293	341	788	573	481	632	1 114	755	392	(B)	573	603	(B)
Gini ratio	.397	.389	.472	.487	.440	.474	.449	.440	.450	.492	(B)	.440	.504	(B)
Standard error	.0142	.0148	.0499	.0991	.1212	.0639	.0711	.1126	.0866	.0712	(B)	.1212	.0973	(B)

Table 7. Median Income of Persons by Selected Characteristics: 1995, 1994, and 1993

[Persons 15 years old and over as of March of the following year. An asterisk (*) preceding percent change indicates statistically significant change at the 90-percent confidence level. For meaning of symbols, see text]

Characteristic	1995			1994			1993			Percent change in real median income (1994-1995)
	Number with income (1,000)	Median income		Number with income (1,000)	Median income		Number with income (1,000)	Median income		
		Value (dollars)	Standard error (dollars)		Value (dollars)	Standard error (dollars)		Value (dollars)	Standard error (dollars)	
TOTAL										
Male										
All males	92 066	22 562	146	91 254	21 720	110	90 194	21 102	106	1.0
Region										
Northeast	17 943	24 610	344	17 950	23 709	332	17 928	22 283	197	.9
Midwest	21 839	24 298	324	21 545	22 275	224	21 362	21 696	221	*6.1
South	31 785	21 162	181	31 633	20 343	185	31 012	19 714	228	1.2
West	20 498	22 314	279	20 126	22 029	237	19 892	21 536	248	-1.5
Race and Hispanic Origin										
White	79 022	23 895	177	78 220	22 669	174	77 650	21 981	115	*2.5
Black	9 339	16 006	285	9 199	14 982	313	8 947	14 605	449	3.9
Hispanic origin[1]	8 577	14 840	292	8 375	14 500	299	8 208	13 689	328	-.5
Relationship to Family Householder										
In families	73 762	23 335	187	73 204	22 319	128	72 450	21 484	123	*1.7
Householder	46 907	29 749	247	48 006	28 168	226	49 273	27 166	150	*2.7
Spouse of householder	9 454	28 355	580	8 322	27 368	491	6 062	25 520	394	.7
Other relative of householder	17 401	8 127	166	16 876	7 591	162	17 115	7 102	108	4.1
In unrelated subfamilies	247	13 722	1 822	341	12 980	1 128	357	12 556	1 129	2.8
Unrelated individuals	18 058	20 777	223	17 709	19 804	254	17 387	19 920	256	2.0
Age										
Under 65 years	78 974	24 470	183	78 425	23 373	176	77 625	22 310	114	*1.8
15 to 24 years	13 802	6 913	137	13 708	7 048	126	13 774	6 429	125	*-4.6
25 to 34 years	19 617	23 609	260	19 976	22 606	224	20 178	21 927	160	1.6
35 to 44 years	20 773	31 420	216	20 386	30 707	236	19 948	30 342	219	-.5
45 to 54 years	14 920	35 586	345	14 714	34 933	422	14 090	33 154	553	-.9
55 to 64 years	9 863	28 980	561	9 641	27 075	424	9 635	25 139	421	*4.1
65 years and over	13 092	16 484	195	12 829	15 250	195	12 569	14 983	183	*5.1
65 to 74 years	8 131	18 347	278	8 010	16 599	251	7 843	16 286	256	*7.5
75 years and over	4 960	14 160	242	4 819	13 659	219	4 726	13 422	237	.8
Occupation Group of Longest Job[2] (Earnings)										
Total with earnings[3]	74 619	25 018	157	74 264	23 656	185	73 198	22 443	130	*2.8
Executive, administrators, and managerial	10 156	42 304	470	9 906	41 410	345	9 294	40 335	304	-.7
Professional specialty	8 799	41 639	306	8 777	41 090	315	8 577	40 505	318	*-1.5
Technical and related support	1 835	31 619	467	1 977	30 642	586	1 982	31 081	576	.3
Sales	8 479	26 047	428	8 364	25 790	368	7 967	25 319	422	-1.8
Administrative support, including clerical	4 366	21 960	428	4 189	21 023	372	4 341	20 733	382	1.6
Precision production, craft, and repair	13 180	26 074	225	13 333	24 681	332	13 181	23 175	369	*2.7
Machine operators, assemblers, and inspectors	5 375	21 222	258	5 303	20 621	308	5 093	20 277	280	.1
Transportation and material moving	5 124	22 151	343	5 061	21 546	335	5 005	21 987	365	–
Handlers, equipment cleaners, helpers, and laborers	4 948	11 796	335	4 944	10 905	253	5 009	9 913	330	5.2
Service workers	8 147	12 345	254	8 118	11 746	259	8 393	10 795	234	2.2
Private household	67	(B)	(B)	48	(B)	(B)	77	2 340	929	(X)
Service workers, except private household	8 079	12 432	291	8 070	11 823	261	8 316	10 872	233	2.3
Farming, forestry, and fishing	3 462	10 756	343	3 456	10 431	303	3 521	8 416	373	.3
Educational Attainment										
Total, 25 years and over	78 264	26 346	128	77 546	25 465	123	76 419	24 605	156	.6
Less than 9th grade	6 277	11 723	182	6 507	11 324	170	6 734	10 895	183	.7
9th to 12th grade (no diploma)	7 490	15 791	244	7 286	14 584	268	7 377	14 550	266	*5.3
High school graduate (includes equivalency)	24 909	23 365	246	24 704	22 387	164	24 682	21 782	147	1.5
Some college, no degree	13 715	28 004	393	13 573	26 768	239	13 247	26 323	246	1.7
Associate degree	5 230	31 027	362	5 046	30 643	459	4 901	29 736	549	-1.5
Bachelor's degree or more	20 644	43 322	606	20 429	42 027	257	19 479	41 649	280	.2
Bachelor's degree	13 065	39 040	617	12 997	38 701	531	12 360	37 474	443	-1.9
Master's degree	4 774	49 076	1 066	4 558	46 635	967	4 320	45 597	744	2.3
Professional degree	1 657	66 257	2 682	1 691	61 739	2 324	1 650	69 678	2 846	4.4
Doctorate degree	1 149	57 356	2 362	1 183	57 478	1 619	1 149	55 751	2 521	-3.0

[1] Persons of Hispanic origin may be of any race.

[2] Amounts shown are median earnings.

[3] Includes persons whose longest job was in the Armed Forces.

Table 7. Median Income of Persons by Selected Characteristics: 1995, 1994, and 1993—Con.

[Persons 15 years old and over as of March of the following year. An asterisk (*) preceding percent change indicates statistically significant change at the 90-percent confidence level. For meaning of symbols, see text]

Characteristic	1995			1994			1993			Percent change in real median income (1994-1995)
	Number with income (1,000)	Median income		Number with income (1,000)	Median income		Number with income (1,000)	Median income		
		Value (dollars)	Standard error (dollars)		Value (dollars)	Standard error (dollars)		Value (dollars)	Standard error (dollars)	
TOTAL										
Female										
All females	96 007	12 130	75	95 147	11 466	71	94 417	11 046	70	* 2.9
Region										
Northeast	19 248	12 482	192	19 292	11 963	149	19 547	11 375	149	1.5
Midwest	23 336	12 380	160	22 964	11 572	135	22 887	11 031	139	* 4.0
South	33 621	11 589	127	33 212	10 939	120	32 423	10 557	120	* 3.0
West	19 801	12 457	208	19 679	11 797	161	19 560	11 568	152	2.7
Race and Hispanic Origin										
White	80 608	12 316	82	80 045	11 630	77	79 484	11 266	77	* 3.0
Black	11 607	10 961	228	11 450	10 544	217	11 267	9 508	207	1.1
Hispanic origin[1]	7 478	8 928	227	7 298	8 613	223	7 053	8 100	232	.8
Relationship to Family Householder										
In families	75 445	11 385	88	74 951	10 808	85	74 498	10 350	84	* 2.4
Householder	21 094	13 937	202	19 819	13 315	206	18 022	12 492	186	1.8
Spouse of householder	40 288	12 569	166	41 878	11 622	114	43 184	11 314	114	* 5.2
Other relative of householder	14 062	6 084	106	13 254	6 189	103	13 291	5 864	99	* –4.4
In unrelated subfamilies	737	12 116	750	762	10 220	590	774	9 056	743	* 15.3
Unrelated individuals	19 825	14 820	167	19 434	13 839	178	19 145	13 646	199	* 4.1
Age										
Under 65 years	78 017	13 484	126	77 300	12 487	100	76 762	12 054	84	* 5.0
15 to 24 years	13 550	5 310	122	13 318	5 508	110	13 519	5 351	111	* –6.3
25 to 34 years	18 856	15 557	174	19 174	14 884	203	19 572	13 988	218	1.6
35 to 44 years	20 458	17 397	242	20 131	16 189	212	19 667	15 844	212	* 4.5
45 to 54 years	15 139	17 723	299	14 666	17 051	251	13 999	16 324	239	1.1
55 to 64 years	10 014	12 381	274	10 011	10 867	237	10 005	10 829	227	* 10.8
65 years and over	17 990	9 355	83	17 847	8 950	83	17 655	8 499	89	1.6
65 to 74 years	9 826	9 277	127	9 875	8 826	130	9 930	8 647	141	2.2
75 years and over	8 163	9 427	109	7 972	9 062	104	7 724	8 365	112	1.2
Occupation Group of Longest Job[2] (Earnings)										
Total with earnings[3]	65 557	15 322	102	64 706	14 323	131	63 660	13 896	136	* 4.0
Executive, administrators, and managerial	8 013	26 787	288	7 570	25 980	283	7 402	25 282	260	.3
Professional specialty	10 487	27 234	289	10 198	26 449	315	9 629	25 865	320	.1
Technical and related support	2 515	21 968	343	2 340	22 524	497	2 429	21 583	334	* –5.2
Sales	9 056	9 571	242	8 626	9 070	233	8 653	8 238	246	2.6
Administrative support, including clerical	15 813	16 292	148	16 085	15 880	151	16 233	15 733	136	–.2
Precision production, craft, and repair	1 288	16 792	471	1 362	15 815	684	1 414	17 340	687	3.3
Machine operators, assemblers, and inspectors	3 573	12 361	267	3 503	12 095	233	3 273	12 046	244	–.6
Transportation and material moving	549	12 787	1 060	589	11 686	875	560	12 125	727	6.4
Handlers, equipment cleaners, helpers, and laborers	1 123	9 686	677	1 156	7 693	550	1 070	7 465	450	* 19.3
Service workers	12 294	7 483	153	12 438	7 059	123	12 118	6 684	118	3.1
Private household	1 007	4 062	434	1 023	3 287	450	1 045	2 446	173	20.2
Service workers, except private household	11 288	7 925	187	11 415	7 453	143	11 073	7 127	122	3.4
Farming, forestry, and fishing	789	5 015	639	752	4 223	505	794	3 106	586	15.5
Educational Attainment										
Total, 25 years and over	82 457	13 821	109	81 829	12 766	105	80 898	12 234	75	* 5.3
Less than 9th grade	6 020	7 096	88	6 183	6 865	78	6 423	6 480	80	.5
9th to 12th grade (no diploma)	8 122	8 057	160	7 943	7 618	137	8 152	7 187	88	2.8
High school graduate (includes equivalency)	28 785	12 046	116	29 110	11 390	103	29 171	11 089	102	* 2.8
Some college, no degree	14 619	15 552	224	14 911	14 585	221	14 390	14 489	237	* 3.7
Associate degree	6 642	19 450	426	6 573	17 954	381	6 282	18 346	471	* 5.3
Bachelor's degree or more	18 269	26 843	257	17 109	26 237	237	16 480	25 246	272	–.5
Bachelor's degree	12 875	24 065	372	11 773	23 405	347	11 447	22 452	312	–
Master's degree	4 205	33 509	721	4 166	32 069	383	4 003	31 389	508	1.6
Professional degree	732	38 588	1 834	709	35 806	2 345	583	32 742	1 772	4.8
Doctorate degree	457	39 821	2 096	462	40 793	2 787	447	42 736	2 005	–5.1

[1] Persons of Hispanic origin may be of any race.
[2] Amounts shown are median earnings.
[3] Includes persons whose longest job was in the Armed Forces.

Table 7. Median Income of Persons by Selected Characteristics: 1995, 1994, and 1993—Con.

[Persons 15 years old and over as of March of the following year. An asterisk (*) preceding percent change indicates statistically significant change at the 90-percent confidence level. For meaning of symbols, see text]

Characteristic	1995			1994			1993			Percent change in real median income (1994-1995)
	Number with income (1,000)	Median income		Number with income (1,000)	Median income		Number with income (1,000)	Median income		
		Value (dollars)	Standard error (dollars)		Value (dollars)	Standard error (dollars)		Value (dollars)	Standard error (dollars)	
YEAR-ROUND, FULL-TIME WORKERS										
Male										
All males	52 669	32 199	123	51 592	31 612	134	49 827	31 077	125	* –1.0
Region										
Northeast	10 030	35 521	330	9 886	35 850	286	9 804	34 421	473	* –3.6
Midwest	12 962	33 421	545	12 324	31 976	285	12 008	31 379	237	1.6
South	18 363	30 215	234	18 190	29 421	340	17 248	27 634	335	–.1
West	11 314	32 962	567	11 192	32 112	305	10 767	32 224	304	–2
Race and Hispanic Origin										
White	45 663	33 515	287	44 625	32 440	177	43 357	31 832	134	.5
Black	4 828	24 798	484	4 761	24 405	507	4 419	23 566	683	–1.2
Hispanic origin[1]	4 960	20 553	340	4 778	20 525	317	4 462	20 423	333	–2.6
Relationship to Family Householder										
In families	42 656	33 428	307	41 783	32 535	228	40 387	31 913	142	–.1
Householder	30 412	36 766	193	30 872	35 901	172	31 212	35 268	182	–.4
Spouse of householder	6 324	35 764	454	5 435	35 756	445	3 747	33 218	837	* –2.7
Other relative of householder	5 920	18 482	334	5 476	17 864	298	5 428	17 116	194	.6
In unrelated subfamilies	116	22 319	2 444	177	20 018	2 166	191	19 193	1 115	8.4
Unrelated individuals	9 897	28 917	411	9 631	27 273	272	9 249	26 973	233	* 3.1
Age										
Under 65 years	51 623	32 118	124	50 546	31 555	134	48 870	31 017	125	* –1.0
15 to 24 years	4 169	16 659	196	4 026	15 860	204	3 954	15 948	224	2.1
25 to 34 years	14 434	27 415	229	14 489	26 572	170	14 260	26 087	172	.3
35 to 44 years	16 183	36 125	225	15 644	35 586	238	15 177	35 233	245	* –1.3
45 to 54 years	11 430	41 062	281	11 299	40 367	291	10 583	39 685	499	–1.1
55 to 64 years	5 406	38 713	897	5 088	37 799	747	4 897	35 736	503	–.4
65 years and over	1 047	41 259	1 389	1 045	35 667	1 593	957	37 085	1 414	* 12.5
65 to 74 years	903	41 169	1 457	913	35 327	1 808	777	37 139	1 428	* 13.3
75 years and over	143	42 048	7 333	132	36 745	3 156	180	36 404	4 999	11.3
Occupation Group of Longest Job[2] (Earnings)										
Total with earnings[3]	52 667	31 496	115	51 580	30 854	124	49 818	30 407	117	–.7
Executive, administrators, and managerial	8 718	46 534	522	8 368	45 944	509	7 873	42 722	769	–1.5
Professional specialty	6 837	47 339	643	6 845	46 488	491	6 597	45 136	570	–1.0
Technical and related support	1 463	36 035	733	1 551	35 235	1 122	1 481	35 048	758	–.5
Sales	6 073	35 064	733	6 037	32 850	673	5 807	32 327	475	3.8
Administrative support, including clerical	3 076	27 423	581	2 840	26 874	343	2 924	26 746	384	–.8
Precision production, craft, and repair	9 602	30 421	210	9 540	29 527	353	9 234	27 653	324	.2
Machine operators, assemblers, and inspectors	4 065	24 262	490	3 889	24 173	434	3 664	23 378	465	–2.4
Transportation and material moving	3 630	26 607	443	3 364	26 036	365	3 382	26 532	339	–.6
Handlers, equipment cleaners, helpers, and laborers	2 358	18 858	503	2 251	18 239	441	2 205	17 556	398	.5
Service workers	4 397	21 331	282	4 317	20 996	310	4 205	20 860	350	–1.2
Private household	10	(B)	(B)	13	(B)	(B)	16	(B)	(B)	(X)
Service workers, except private household	4 386	21 359	281	4 304	21 037	309	4 189	20 868	353	–1.3
Farming, forestry, and fishing	1 790	17 349	506	1 815	16 261	363	1 702	15 655	367	3.7
Educational Attainment										
Total, 25 years and over	48 500	34 551	274	47 566	33 440	246	45 873	32 359	124	.5
Less than 9th grade	1 946	18 354	544	1 895	17 532	452	1 790	16 863	324	1.8
9th to 12th grade (no diploma)	3 335	22 185	342	3 057	22 048	319	3 083	21 752	342	–2.2
High school graduate (includes equivalency)	15 331	29 510	357	15 109	28 037	322	14 604	27 370	204	* 2.4
Some college, no degree	8 908	33 883	517	8 783	32 279	299	8 493	32 077	257	2.1
Associate degree	3 926	35 201	535	3 735	35 794	430	3 557	33 690	608	* –4.4
Bachelor's degree or more	15 054	50 481	312	14 987	49 228	707	14 346	47 740	488	–.3
Bachelor's degree	9 597	45 266	510	9 636	43 663	633	9 178	42 757	536	.8
Master's degree	3 395	55 216	973	3 225	53 500	854	3 131	51 867	659	.4
Professional degree	1 208	79 668	2 582	1 258	75 009	3 039	1 231	80 549	2 785	3.3
Doctorate degree	853	65 336	2 188	868	61 921	1 619	808	63 149	1 667	2.6

[1] Persons of Hispanic origin may be of any race.
[2] Amounts shown are median earnings.
[3] Includes persons whose longest job was in the Armed Forces.

Table 7. Median Income of Persons by Selected Characteristics: 1995, 1994, and 1993—Con.

[Persons 15 years old and over as of March of the following year. An asterisk (*) preceding percent change indicates statistically significant change at the 90-percent confidence level. For meaning of symbols, see text]

Characteristic	1995			1994			1993			Percent change in real median income (1994-1995)
	Number with income (1,000)	Median income		Number with income (1,000)	Median income		Number with income (1,000)	Median income		
		Value (dollars)	Standard error (dollars)		Value (dollars)	Standard error (dollars)		Value (dollars)	Standard error (dollars)	
YEAR-ROUND, FULL-TIME WORKERS										
Female										
All females	35 495	23 777	162	34 175	23 265	160	33 544	22 469	121	–.6
Region										
Northeast	6 817	26 325	229	6 663	26 286	226	6 679	25 320	273	* –2.6
Midwest	8 514	23 658	330	8 393	22 169	208	8 097	21 841	190	* 3.8
South	13 100	21 701	191	12 310	21 557	204	11 977	21 014	181	* –2.1
West	7 064	25 300	382	6 809	25 200	345	6 791	24 720	338	–2.4
Race and Hispanic Origin										
White	29 125	24 264	173	28 198	23 894	179	27 767	22 979	170	–1.2
Black	4 812	21 079	302	4 556	20 628	304	4 305	20 315	285	–.6
Hispanic origin[1]	2 771	17 855	493	2 577	18 418	575	2 440	17 112	314	* –5.7
Relationship to Family Householder										
In families	28 077	23 235	181	27 096	22 778	187	26 482	22 071	114	–.8
Householder	9 095	24 190	312	8 275	24 128	310	7 295	23 505	332	* –2.5
Spouse of householder	15 606	24 356	238	15 808	23 529	258	16 147	22 544	199	.7
Other relative of householder	3 377	17 403	338	3 013	17 348	259	3 040	16 937	261	–2.4
In unrelated subfamilies	340	20 524	1 031	262	16 422	1 027	292	17 836	1 528	* 21.5
Unrelated individuals	7 078	25 955	292	6 817	25 103	297	6 770	24 846	302	.5
Age										
Under 65 years	35 004	23 722	164	33 695	23 239	163	33 039	22 442	114	–.7
15 to 24 years	2 822	15 141	261	2 795	15 063	252	2 861	15 227	233	–2.3
25 to 34 years	9 709	22 567	241	9 749	22 426	213	9 531	21 949	174	* –2.1
35 to 44 years	10 794	26 121	251	10 155	25 744	239	9 998	25 282	255	–1.3
45 to 54 years	8 246	26 143	307	7 691	25 911	303	7 395	24 412	325	–1.9
55 to 64 years	3 433	24 121	542	3 304	22 875	500	3 254	22 587	457	2.5
65 years and over	491	26 606	937	480	24 498	1 119	505	24 875	1 175	5.6
65 to 74 years	416	26 215	1 269	412	24 693	1 144	424	25 319	1 228	3.2
75 years and over	75	27 411	1 802	68	(B)	(B)	80	19 786	3 863	(X)
Occupation Group of Longest Job[2] (Earnings)										
Total with earnings[3]	35 482	22 497	137	34 155	22 205	110	33 524	21 747	95	* –1.5
Executive, administrators, and managerial	6 022	30 635	245	5 657	30 299	303	5 503	28 876	507	–1.7
Professional specialty	6 107	33 301	540	5 745	32 321	265	5 521	31 906	232	.2
Technical and related support	1 534	26 806	379	1 430	27 202	479	1 533	26 324	378	* –4.2
Sales	3 815	20 279	337	3 565	18 986	436	3 514	18 743	438	3.9
Administrative support, including clerical	9 452	21 141	137	9 368	20 942	138	9 456	20 683	125	* –1.8
Precision production, craft, and repair	806	21 343	712	825	21 637	591	956	21 357	535	–4.1
Machine operators, assemblers, and inspectors	2 105	16 473	272	2 058	16 359	242	1 955	15 379	282	–2.1
Transportation and material moving	245	19 063	1 554	234	23 249	1 370	218	19 652	1 195	* –20.3
Handlers, equipment cleaners, helpers, and laborers	496	14 864	567	481	14 800	546	397	14 826	871	–2.3
Service workers	4 584	14 477	270	4 484	13 518	245	4 165	13 126	284	* 4.1
Private household	241	10 435	786	206	10 330	757	190	8 460	814	–1.8
Service workers, except private household	4 343	14 718	274	4 279	13 719	248	3 976	13 419	287	* 4.3
Farming, forestry, and fishing	283	11 883	777	246	10 685	569	237	10 581	903	8.1
Educational Attainment										
Total, 25 years and over	32 673	24 875	160	31 379	24 399	165	30 683	23 629	166	–.9
Less than 9th grade	774	13 577	490	696	12 430	427	765	12 415	420	6.2
9th to 12th grade (no diploma)	1 763	15 825	293	1 675	15 133	328	1 576	15 386	330	1.7
High school graduate (includes equivalency)	11 064	20 463	162	10 785	20 373	158	10 513	19 963	173	* –2.3
Some college, no degree	6 329	23 997	274	6 256	23 514	326	6 279	23 056	342	–.8
Associate degree	3 336	27 311	427	3 210	25 940	295	3 067	25 883	335	2.4
Bachelor's degree or more	9 406	35 259	313	8 756	35 378	280	8 483	34 307	469	* –3.1
Bachelor's degree	6 434	32 051	273	5 901	31 741	314	5 735	31 197	310	* –1.8
Master's degree	2 268	40 263	555	2 174	39 457	605	2 166	38 612	717	–.8
Professional degree	421	50 000	2 532	398	50 615	2 154	323	50 211	2 586	–3.9
Doctorate degree	283	48 141	2 373	283	51 119	2 887	260	47 248	2 147	–8.4

[1] Persons of Hispanic origin may be of any race.
[2] Amounts shown are median earnings.
[3] Includes persons whose longest job was in the Armed Forces.

Table 8. Selected Characteristics of Persons—Total Money Income in 1995 of Persons 15 Years Old and Over by Work Experience in 1995 and Sex

[Numbers in thousands. Persons 15 years old and over as of March of the following year. For meaning of symbols, see text]

Characteristic	Total	With income													
		Total	$1 to $4,999 or loss	$5,000 to $9,999	$10,000 to $14,999	$15,000 to $24,999	$25,000 to $34,999	$35,000 to $49,999	$50,000 to $74,999	$75,000 and over	Median income		Mean income	
											Value (dollars)	Standard error (dollars)	Value (dollars)	Standard error (dollars)
MALE															
Total															
All males	98 593	92 066	9 547	10 224	10 793	19 018	14 136	13 153	9 383	5 811	22 562	146	31 454	232
Type of Residence															
Inside metropolitan areas	79 149	73 769	7 493	7 666	8 280	14 596	11 229	10 908	8 287	5 311	23 959	192	33 067	268
Inside central cities	29 094	26 637	3 021	3 442	3 396	5 843	3 858	3 305	2 300	1 472	20 445	186	28 844	412
1 million or more	18 840	16 990	1 896	2 238	2 216	3 748	2 321	2 121	1 479	972	20 231	240	29 029	530
Under 1 million	10 254	9 647	1 125	1 204	1 180	2 095	1 537	1 184	821	500	20 796	294	28 519	651
Outside central cities	50 055	47 131	4 472	4 224	4 884	8 752	7 371	7 602	5 987	3 838	26 343	185	35 453	347
1 million or more	34 245	32 205	2 988	2 765	3 086	5 614	4 831	5 378	4 505	3 038	28 006	358	37 684	438
Under 1 million	15 810	14 927	1 485	1 459	1 798	3 138	2 540	2 224	1 483	800	23 135	429	30 641	549
Outside metropolitan areas	19 444	18 297	2 054	2 558	2 514	4 422	2 907	2 245	1 096	501	19 310	332	24 953	537
Region															
Northeast	19 326	17 943	1 760	1 902	1 968	3 451	2 841	2 681	2 048	1 293	24 610	345	33 747	551
Midwest	22 964	21 839	2 100	2 108	2 343	4 622	3 539	3 427	2 368	1 332	24 298	325	32 013	443
South	34 226	31 785	3 392	3 912	3 993	6 927	4 829	4 160	2 797	1 775	21 162	182	29 464	371
West	22 077	20 498	2 295	2 302	2 490	4 018	2 928	2 885	2 170	1 411	22 314	280	31 937	562
Race and Hispanic Origin															
White	83 463	79 022	7 474	8 220	9 084	16 112	12 352	11 760	8 619	5 402	23 895	177	32 667	253
Black	10 922	9 339	1 548	1 590	1 246	2 203	1 202	925	438	187	16 006	285	21 322	568
Hispanic origin[1]	9 826	8 577	1 194	1 564	1 572	2 085	1 015	661	350	136	14 840	293	19 501	486
Age															
Under 65 years	85 333	78 974	9 041	7 683	7 978	15 421	12 523	12 331	8 703	5 295	24 470	184	32 695	260
15 to 24 years	18 254	13 802	5 615	2 827	2 027	2 279	677	257	83	36	6 913	137	10 029	227
25 to 34 years	20 390	19 617	1 185	1 710	2 408	5 091	4 103	3 070	1 463	587	23 609	261	28 214	425
35 to 44 years	21 273	20 773	1 144	1 258	1 552	3 940	3 653	4 275	3 159	1 791	31 420	217	39 883	574
45 to 54 years	15 324	14 920	605	963	1 008	2 264	2 458	3 130	2 662	1 831	35 586	346	45 261	722
55 to 64 years	10 092	9 863	492	924	983	1 847	1 631	1 599	1 336	1 051	28 980	561	39 177	762
65 years and over	13 260	13 092	507	2 542	2 815	3 597	1 614	822	680	516	16 484	195	23 967	438
65 to 74 years	8 213	8 131	280	1 383	1 529	2 268	1 141	631	498	402	18 347	279	26 752	651
75 years and over	5 047	4 960	226	1 159	1 286	1 329	473	191	182	114	14 160	243	19 401	431
Mean age	41.8	42.9	29.3	43.9	45.5	44.1	43.4	43.5	45.8	47.9	(X)	(X)	(X)	(X)
Relationship to Family Householder															
Householder	47 412	46 907	1 509	3 310	4 686	9 828	8 393	8 599	6 441	4 140	29 749	236	38 806	338
Spouse of householder	9 671	9 454	446	706	1 014	1 988	1 593	1 591	1 321	796	28 355	580	37 935	815
Child of householder	18 241	13 790	5 524	2 844	1 817	2 100	820	448	174	63	7 041	137	11 007	242
Other relative of householder	4 315	3 611	679	818	606	901	351	135	105	16	12 066	315	15 177	355
Nonrelatives	18 955	18 304	1 390	2 547	2 671	4 201	2 978	2 379	1 342	797	20 695	223	27 882	503
Educational Attainment															
Total, 25 years and over	80 339	78 264	3 933	7 397	8 766	16 739	13 459	12 896	9 300	5 775	26 346	128	35 232	265
Less than 9th grade	6 604	6 277	635	1 916	1 405	1 516	447	236	96	27	11 723	182	14 748	250
9th to 12th grade (no diploma)	7 931	7 490	682	1 416	1 428	2 100	1 040	539	194	91	15 791	245	19 150	374
High school graduate (includes equivalency)	25 649	24 909	1 256	2 201	3 097	6 722	5 024	3 956	2 062	591	23 365	246	27 952	338
Some college, no degree	13 998	13 715	595	899	1 432	2 936	2 802	2 790	1 593	669	28 004	393	33 600	522
Associate degree	5 303	5 230	183	270	322	1 174	1 075	1 209	756	240	31 027	362	35 812	822
Bachelor's degree or more	20 855	20 644	581	695	1 083	2 291	3 071	4 166	4 598	4 158	43 322	607	57 018	750
Bachelor's degree	13 219	13 065	443	502	801	1 739	2 224	2 724	2 742	1 890	39 040	618	48 856	792
Master's degree	4 812	4 774	85	144	184	363	583	1 073	1 216	1 126	49 076	1 066	60 933	1 523
Professional degree	1 671	1 657	27	30	61	110	159	193	332	745	66 257	2 682	99 141	4 569
Doctorate degree	1 152	1 149	26	18	37	80	105	176	309	398	57 356	2 362	72 831	3 024
Tenure															
Owner occupied	69 104	65 179	6 284	6 245	6 684	12 350	10 216	10 316	7 967	5 118	25 811	158	34 896	299
Renter occupied	27 937	25 457	3 080	3 758	3 883	6 284	3 730	2 690	1 375	658	17 483	186	23 236	327
Occupier paid no cash rent	1 552	1 429	184	222	227	384	190	147	41	35	16 574	571	20 841	826

See footnote at end of table.

Table 8. Selected Characteristics of Persons—Total Money Income in 1995 of Persons 15 Years Old and Over by Work Experience in 1995 and Sex—Con.

[Numbers in thousands. Persons 15 years old and over as of March of the following year. For meaning of symbols, see text]

Characteristic	Total	With income												
											Median income		Mean income	
		Total	$1 to $4,999 or loss	$5,000 to $9,999	$10,000 to $14,999	$15,000 to $24,999	$25,000 to $34,999	$35,000 to $49,999	$50,000 to $74,999	$75,000 and over	Value (dollars)	Standard error (dollars)	Value (dollars)	Standard error (dollars)
MALE—Con.														
Year-Round, Full Time Worker														
All males	52 675	52 669	550	1 448	4 296	11 479	10 640	11 067	8 129	5 061	32 199	124	42 325	363
Type of Residence														
Inside metropolitan areas	42 913	42 910	402	1 098	3 263	8 699	8 434	9 181	7 179	4 655	34 167	307	44 317	412
Inside central cities	14 742	14 742	154	535	1 481	3 668	2 953	2 772	1 932	1 247	29 772	369	39 175	665
1 million or more	9 399	9 399	95	357	977	2 340	1 793	1 767	1 255	815	29 854	453	39 424	852
Under 1 million	5 343	5 343	59	178	505	1 327	1 160	1 005	677	433	29 648	568	38 738	1 058
Outside central cities	28 171	28 168	248	563	1 782	5 031	5 481	6 409	5 247	3 408	36 546	207	47 007	520
1 million or more	19 652	19 650	182	360	1 091	3 239	3 587	4 549	3 940	2 703	38 872	496	49 578	648
Under 1 million	8 518	8 518	67	203	691	1 792	1 893	1 860	1 307	705	32 220	287	41 077	842
Outside metropolitan areas	9 763	9 759	148	350	1 033	2 780	2 206	1 886	950	406	27 051	342	33 568	896
Region														
Northeast	10 030	10 030	90	221	619	1 862	2 109	2 210	1 786	1 133	35 521	330	46 631	907
Midwest	12 966	12 962	111	282	905	2 698	2 746	2 938	2 105	1 176	33 421	546	42 178	660
South	18 365	18 363	187	625	1 744	4 550	3 711	3 555	2 436	1 554	30 215	234	39 535	576
West	11 314	11 314	162	320	1 028	2 368	2 074	2 364	1 801	1 198	32 962	568	43 205	887
Race and Hispanic Origin														
White	45 669	45 663	451	1 262	3 434	9 391	9 159	9 824	7 433	4 710	33 515	287	43 496	392
Black	4 828	4 828	59	144	629	1 605	1 014	829	402	146	24 798	484	31 076	982
Hispanic origin[1]	4 962	4 960	114	369	985	1 615	872	589	310	106	20 553	340	25 743	766
Age														
Under 65 years	51 629	51 623	544	1 430	4 236	11 299	10 466	10 885	7 911	4 851	32 118	125	42 017	362
15 to 24 years	4 171	4 169	93	441	1 121	1 679	545	212	54	23	16 659	196	18 923	307
25 to 34 years	14 438	14 434	134	444	1 434	4 032	3 653	2 833	1 356	549	27 415	229	33 075	553
35 to 44 years	16 183	16 183	182	281	873	3 094	3 164	3 895	2 994	1 700	36 125	225	45 915	701
45 to 54 years	11 430	11 430	77	165	494	1 608	2 126	2 784	2 454	1 722	41 062	281	52 116	868
55 to 64 years	5 406	5 406	57	100	313	886	977	1 161	1 054	857	38 713	897	50 678	1 221
65 years and over	1 047	1 047	6	18	60	180	174	182	218	210	41 259	1 390	57 525	3 828
65 to 74 years	903	903	6	18	49	157	147	163	169	194	41 169	1 457	58 975	4 379
75 years and over	143	143	–	–	10	22	27	19	49	15	42 047	7 333	48 392	4 262
Mean age	40.0	40.0	37.6	33.2	34.2	36.6	39.3	41.6	44.1	46.3	(X)	(X)	(X)	(X)
Relationship to Family Householder														
Householder	30 412	30 412	204	481	1 545	5 517	6 212	7 217	5 614	3 621	36 766	185	47 237	479
Spouse of householder	6 324	6 324	57	108	366	1 245	1 281	1 367	1 171	729	35 764	455	46 763	1 144
Child of householder	4 313	4 306	108	377	1 036	1 557	666	359	154	48	18 184	375	21 477	364
Other relative of householder	1 613	1 613	54	139	298	640	262	129	83	7	19 428	697	21 877	570
Nonrelatives	10 014	10 014	127	342	1 050	2 519	2 219	1 994	1 106	656	28 831	408	36 866	827
Educational Attainment														
Total, 25 years and over	48 504	48 500	457	1 007	3 174	9 800	10 094	10 855	8 075	5 038	34 551	275	44 337	390
Less than 9th grade	1 946	1 946	58	183	403	760	288	176	67	12	18 354	545	21 161	472
9th to 12th grade (no diploma)	3 335	3 335	61	175	519	1 186	741	423	161	67	22 185	342	26 000	717
High school graduate (includes equivalency)	15 335	15 331	176	359	1 266	4 026	3 828	3 404	1 767	505	29 510	358	34 027	512
Some college, no degree	8 908	8 908	73	139	486	1 797	2 119	2 351	1 385	558	33 883	517	40 177	736
Associate degree	3 926	3 926	11	42	167	826	893	1 070	708	208	35 201	535	40 301	1 005
Bachelor's degree or more	15 054	15 054	78	109	332	1 204	2 226	3 430	3 988	3 687	50 481	312	65 409	950
Bachelor's degree	9 597	9 597	65	97	256	996	1 711	2 330	2 455	1 688	45 266	510	55 912	984
Master's degree	3 395	3 395	11	10	44	158	363	819	997	994	55 216	973	69 397	1 953
Professional degree	1 208	1 208	–	2	14	29	85	149	270	660	79 667	2 582	117 857	5 881
Doctorate degree	853	853	2	–	18	21	67	133	266	345	65 336	2 188	82 085	3 698
Tenure														
Owner occupied	37 543	37 537	336	754	2 213	6 804	7 403	8 623	6 919	4 485	36 442	174	47 022	465
Renter occupied	14 298	14 298	187	632	1 958	4 413	3 072	2 313	1 176	547	24 867	278	30 884	509
Occupier paid no cash rent	834	834	26	62	124	262	165	131	34	29	22 086	787	27 050	1 161

See footnote at end of table.

Table 8. Selected Characteristics of Persons—Total Money Income in 1995 of Persons 15 Years Old and Over by Work Experience in 1995 and Sex—Con.

[Numbers in thousands. Persons 15 years old and over as of March of the following year. For meaning of symbols, see text]

Characteristic	Total	With income												
											Median income		Mean income	
		Total	$1 to $4,999 or loss	$5,000 to $9,999	$10,000 to $14,999	$15,000 to $24,999	$25,000 to $34,999	$35,000 to $49,999	$50,000 to $74,999	$75,000 and over	Value (dollars)	Standard error (dollars)	Value (dollars)	Standard error (dollars)
FEMALE														
Total														
All females	106 031	96 007	21 135	19 966	13 954	18 775	10 659	7 131	3 136	1 252	12 130	75	17 265	110
Type of Residence														
Inside metropolitan areas	85 289	77 243	16 487	15 252	10 773	15 221	9 150	6 299	2 888	1 173	12 850	120	18 214	130
Inside central cities	32 189	28 650	5 929	6 428	4 223	5 588	3 008	2 102	962	409	12 088	141	17 548	219
1 million or more	20 601	18 074	3 580	4 057	2 609	3 424	1 989	1 384	709	322	12 351	181	18 485	299
Under 1 million	11 588	10 576	2 349	2 371	1 614	2 164	1 019	718	253	87	11 637	232	15 947	301
Outside central cities	53 100	48 593	10 558	8 824	6 550	9 633	6 142	4 197	1 926	764	13 462	162	18 607	162
1 million or more	36 243	33 186	6 997	5 680	4 360	6 370	4 456	3 165	1 539	618	14 363	204	19 667	198
Under 1 million	16 857	15 407	3 561	3 143	2 190	3 263	1 685	1 032	386	146	11 956	190	16 324	279
Outside metropolitan areas	20 742	18 763	4 648	4 715	3 180	3 554	1 509	831	248	79	10 026	178	13 358	198
Region														
Northeast	21 185	19 248	4 071	3 960	2 656	3 554	2 367	1 562	765	314	12 482	192	18 554	252
Midwest	24 872	23 336	4 993	4 817	3 514	4 797	2 565	1 704	690	255	12 380	160	16 787	181
South	37 578	33 621	7 828	7 126	5 048	6 744	3 450	2 216	880	329	11 589	128	16 046	165
West	22 396	19 801	4 243	4 063	2 736	3 679	2 277	1 648	801	353	12 457	208	18 649	324
Race and Hispanic Origin														
White	88 134	80 608	17 688	16 334	11 673	15 880	9 043	6 096	2 741	1 152	12 316	82	17 579	124
Black	13 292	11 607	2 493	2 930	1 765	2 241	1 180	719	240	40	10 961	228	14 907	222
Hispanic origin[1]	9 754	7 478	2 090	1 991	1 137	1 296	547	284	101	32	8 928	228	12 999	485
Age														
Under 65 years	87 633	78 017	18 527	12 770	10 346	16 026	9 683	6 643	2 880	1 142	13 484	126	18 255	130
15 to 24 years	18 047	13 550	6 544	3 051	1 805	1 572	433	80	42	22	5 310	123	7 813	126
25 to 34 years	20 528	18 856	3 543	2 888	2 653	4 772	2 869	1 441	528	163	15 557	174	18 241	203
35 to 44 years	21 805	20 458	3 642	2 831	2 576	4 426	3 043	2 446	1 074	421	17 397	243	21 823	270
45 to 54 years	16 260	15 139	2 530	1 958	1 903	3 381	2 244	1 927	858	339	17 723	299	22 680	328
55 to 64 years	10 992	10 014	2 269	2 042	1 409	1 875	1 095	750	378	198	12 381	274	18 433	500
65 years and over	18 398	17 990	2 608	7 197	3 607	2 749	976	488	256	109	9 355	84	12 973	153
65 to 74 years	10 057	9 826	1 593	3 759	1 776	1 593	574	322	149	59	9 277	128	13 225	215
75 years and over	8 341	8 163	1 014	3 437	1 831	1 156	402	166	107	51	9 427	109	12 670	216
Mean age	43.8	45.0	38.9	51.0	47.8	44.2	43.4	44.2	45.5	46.7	(X)	(X)	(X)	(X)
Relationship to Family Householder														
Householder	22 186	21 094	3 500	4 397	3 248	4 413	2 724	1 765	793	256	13 937	193	18 711	207
Spouse of householder	43 899	40 288	9 780	7 105	5 300	8 051	4 635	3 424	1 415	578	12 569	167	17 853	186
Child of householder	14 120	10 392	5 203	2 169	1 149	1 145	461	186	49	31	4 991	123	8 414	167
Other relative of householder	4 538	3 671	882	1 316	555	550	242	75	40	12	8 249	229	11 395	282
Nonrelatives	21 289	20 562	1 770	4 979	3 702	4 616	2 598	1 681	841	376	14 748	167	20 153	255
Educational Attainment														
Total, 25 years and over	87 984	82 457	14 591	16 915	12 149	17 203	10 226	7 050	3 094	1 230	13 821	109	18 819	124
Less than 9th grade	7 019	6 020	1 563	2 683	1 065	555	84	34	26	10	7 096	88	8 691	157
9th to 12th grade (no diploma)	9 171	8 122	2 047	2 872	1 554	1 184	280	133	35	16	8 057	160	10 263	155
High school graduate (includes equivalency)	30 911	28 785	5 436	6 617	5 000	6 944	2 853	1 357	425	154	12 046	116	15 359	207
Some college, no degree	15 203	14 619	2 372	2 439	2 265	3 668	2 168	1 171	396	140	15 552	224	18 574	217
Associate degree	6 868	6 642	896	853	817	1 651	1 224	821	303	77	19 450	426	22 496	537
Bachelor's degree or more	18 813	18 269	2 277	1 451	1 448	3 199	3 618	3 535	1 910	832	26 843	257	30 269	320
Bachelor's degree	13 321	12 875	1 814	1 146	1 157	2 544	2 624	2 145	1 054	392	24 065	372	26 927	342
Master's degree	4 288	4 205	396	210	219	552	831	1 117	648	233	33 509	722	35 512	626
Professional degree	745	732	45	68	45	75	89	146	120	146	38 588	1 835	47 721	2 398
Doctorate degree	459	457	22	27	27	30	74	128	89	61	39 821	2 097	48 235	3 964
Tenure														
Owner occupied	72 988	67 044	15 037	12 884	9 116	12 918	7 762	5 717	2 564	1 046	12 699	133	18 203	140
Renter occupied	31 496	27 633	5 724	6 741	4 626	5 617	2 792	1 384	556	194	11 261	121	15 227	172
Occupier paid no cash rent	1 548	1 329	374	341	211	240	105	30	16	12	9 030	552	12 323	589

See footnote at end of table.

Table 8. Selected Characteristics of Persons—Total Money Income in 1995 of Persons 15 Years Old and Over by Work Experience in 1995 and Sex—Con.

[Numbers in thousands. Persons 15 years old and over as of March of the following year. For meaning of symbols, see text]

Characteristic	Total	With income												
		Total	$1 to $4,999 or loss	$5,000 to $9,999	$10,000 to $14,999	$15,000 to $24,999	$25,000 to $34,999	$35,000 to $49,999	$50,000 to $74,999	$75,000 and over	Median income		Mean income	
											Value (dollars)	Standard error (dollars)	Value (dollars)	Standard error (dollars)
FEMALE—Con.														
Year-Round, Full Time Worker														
All females	35 502	35 495	560	1 885	4 929	11 485	7 757	5 658	2 342	878	23 777	162	28 146	197
Type of Residence														
Inside metropolitan areas	29 405	29 399	389	1 441	3 659	9 255	6 636	5 005	2 181	834	24 942	166	29 405	230
Inside central cities	10 705	10 700	134	639	1 546	3 429	2 256	1 669	734	293	23 480	310	28 784	458
1 million or more	6 875	6 870	93	404	934	2 100	1 447	1 116	544	231	24 378	419	30 225	643
Under 1 million	3 831	3 831	41	234	613	1 329	809	554	189	62	22 245	368	26 201	548
Outside central cities	18 700	18 699	255	803	2 113	5 826	4 379	3 335	1 447	540	25 603	183	29 760	249
1 million or more	12 964	12 962	151	500	1 275	3 761	3 169	2 516	1 145	445	26 976	222	31 360	309
Under 1 million	5 736	5 736	104	303	838	2 065	1 210	819	302	95	22 434	311	26 146	401
Outside metropolitan areas	6 097	6 096	172	444	1 269	2 231	1 121	654	161	45	19 292	336	22 077	332
Region														
Northeast	6 817	6 817	69	284	694	2 017	1 714	1 235	587	216	26 325	229	31 809	558
Midwest	8 514	8 514	144	387	1 178	2 847	1 912	1 350	508	189	23 658	330	27 360	304
South	13 101	13 100	220	822	2 205	4 515	2 627	1 815	671	225	21 701	191	25 609	268
West	7 070	7 064	128	392	851	2 107	1 505	1 258	576	247	25 300	382	30 264	545
Race and Hispanic Origin														
White	29 131	29 125	468	1 470	3 776	9 415	6 410	4 769	2 013	804	24 264	173	28 782	225
Black	4 812	4 812	61	334	916	1 629	1 005	631	214	22	21 079	303	23 892	355
Hispanic origin[1]	2 773	2 771	67	327	637	951	433	249	83	24	17 855	493	21 645	887
Age														
Under 65 years	35 011	35 004	549	1 866	4 894	11 336	7 627	5 552	2 314	867	23 722	164	28 119	199
15 to 24 years	2 822	2 822	74	453	861	1 027	315	60	20	11	15 141	261	16 602	280
25 to 34 years	9 710	9 709	102	445	1 374	3 625	2 342	1 224	444	152	22 567	242	26 120	311
35 to 44 years	10 796	10 794	191	495	1 251	3 097	2 451	2 104	899	307	26 121	251	30 245	392
45 to 54 years	8 248	8 246	112	323	935	2 489	1 833	1 585	708	261	26 143	307	30 818	413
55 to 64 years	3 434	3 433	70	150	473	1 097	685	578	242	137	24 121	543	30 069	821
65 years and over	491	491	12	19	35	150	130	107	28	11	26 606	938	30 129	1 500
65 to 74 years	416	416	12	18	31	132	105	87	24	8	26 215	1 269	29 817	1 704
75 years and over	75	75	-	2	4	17	26	20	4	3	27 411	1 803	31 860	2 638
Mean age	39.6	39.6	40.0	36.0	37.4	39.0	40.3	42.4	42.9	44.0	(X)	(X)	(X)	(X)
Relationship to Family Householder														
Householder	9 095	9 095	139	433	1 262	2 908	2 098	1 423	653	179	24 190	298	28 016	316
Spouse of householder	15 612	15 606	277	652	2 038	5 102	3 373	2 706	1 063	396	24 356	238	28 845	313
Child of householder	2 426	2 426	36	343	599	837	381	170	35	25	17 203	375	19 968	452
Other relative of householder	951	950	27	134	177	355	151	64	38	5	18 032	731	20 295	615
Nonrelatives	7 418	7 418	82	323	853	2 284	1 754	1 296	553	274	25 713	288	30 516	503
Educational Attainment														
Total, 25 years and over	32 680	32 673	486	1 432	4 068	10 459	7 442	5 598	2 321	867	24 875	160	29 143	211
Less than 9th grade	774	774	26	116	309	246	46	28	2	1	13 577	490	15 430	502
9th to 12th grade (no diploma)	1 763	1 763	64	230	495	636	197	107	16	15	15 825	293	18 053	429
High school graduate (includes equivalency)	11 068	11 064	193	664	1 945	4 557	2 177	1 140	303	86	20 463	162	23 326	313
Some college, no degree	6 329	6 329	108	214	763	2 307	1 605	959	294	78	23 997	274	26 647	312
Associate degree	3 338	3 336	44	68	245	1 048	942	700	239	50	27 311	428	30 523	751
Bachelor's degree or more	9 408	9 406	52	140	311	1 663	2 474	2 664	1 467	636	35 259	313	40 382	472
Bachelor's degree	6 436	6 434	38	109	268	1 420	1 827	1 651	842	279	32 051	273	36 546	497
Master's degree	2 268	2 268	12	12	32	212	538	819	459	184	40 263	556	44 598	836
Professional degree	421	421	1	11	7	15	57	119	87	123	50 000	2 532	63 720	3 338
Doctorate degree	283	283	-	8	4	15	53	74	79	49	48 141	2 373	59 113	5 919
Tenure														
Owner occupied	24 520	24 515	377	1 069	2 874	7 592	5 456	4 497	1 916	735	25 468	166	29 987	248
Renter occupied	10 585	10 582	174	776	1 974	3 731	2 234	1 143	416	136	20 803	192	24 153	314
Occupier paid no cash rent	397	397	10	41	81	163	67	19	10	8	17 250	723	20 961	1 238

[1] Persons of Hispanic origin may be of any race.

Table 9. Educational Attainment—Total Money Earnings in 1995 of Persons 18 Years Old and Over by Age, Work Experience in 1995, and Sex

[Persons 18 years old and over as of March of the following year. For meaning of symbols, see text]

Age	Total	Educational attainment									
			High school		College						
							Bachelor's degree or more				
		Less than 9th grade	9th to 12th grade (no diploma)	High school graduate (includes equivalency)	Some college, no degree	Associate degree	Total	Bachelor's degree	Master's degree	Professional degree	Doctorate degree
MALE											
Total											
Number With Earnings (thousands)											
Total	72 634	3 463	6 849	23 473	14 802	5 116	18 932	12 251	4 219	1 436	1 024
Under 65 years	69 771	3 087	6 558	22 688	14 329	5 016	18 093	11 824	4 018	1 306	945
18 to 24 years	10 228	329	1 853	3 507	3 331	418	789	765	20	4	-
25 to 34 years	18 870	674	1 782	6 158	3 697	1 519	5 042	3 778	857	287	120
25 to 29 years	8 969	284	862	2 864	1 897	673	2 389	1 936	326	103	24
30 to 34 years	9 901	390	920	3 294	1 800	846	2 652	1 842	531	184	96
35 to 44 years	19 615	810	1 381	6 613	3 750	1 608	5 454	3 511	1 224	436	283
35 to 39 years	10 283	399	768	3 550	1 971	816	2 779	1 795	642	189	154
40 to 44 years	9 332	412	612	3 063	1 779	792	2 675	1 717	582	247	129
45 to 54 years	13 738	617	869	3 972	2 412	1 132	4 735	2 662	1 318	398	357
45 to 49 years	8 125	293	473	2 195	1 442	759	2 963	1 742	794	230	197
50 to 54 years	5 614	324	397	1 778	970	373	1 772	920	524	168	160
55 to 64 years	7 319	657	673	2 438	1 139	339	2 074	1 108	598	181	186
55 to 59 years	4 493	371	420	1 549	687	236	1 229	683	356	92	97
60 to 64 years	2 826	285	253	890	452	102	845	425	242	89	88
65 years and over	2 863	376	291	784	473	101	838	427	202	131	79
65 to 74 years	2 356	275	232	669	386	77	716	372	179	99	66
65 to 69 years	1 560	193	149	429	246	59	483	235	131	70	48
70 to 74 years	796	82	83	240	141	18	233	137	49	29	18
75 years and over	507	100	59	115	87	24	122	55	22	32	13
Mean Earnings (dollars)											
Total	33 251	15 720	17 267	26 333	28 458	33 881	54 396	46 111	58 302	101 730	71 016
Under 65 years	33 551	16 025	17 422	26 469	28 677	34 098	54 974	46 604	59 434	105 680	70 667
18 to 24 years	11 488	11 925	7 153	13 292	10 319	14 813	16 641	16 231	(B)	(B)	(B)
25 to 34 years	27 991	13 292	17 147	24 321	25 917	28 867	39 529	37 657	43 243	52 522	40 877
25 to 29 years	23 803	12 192	15 344	21 334	23 044	24 586	31 579	30 817	32 789	39 912	(B)
30 to 34 years	31 785	14 095	18 835	26 918	28 946	32 274	46 691	44 844	49 665	59 632	40 941
35 to 44 years	40 111	16 431	22 931	29 631	35 657	39 011	64 076	53 884	64 379	141 337	70 309
35 to 39 years	38 278	16 555	20 123	28 910	35 790	40 566	59 472	51 674	65 188	115 414	57 960
40 to 44 years	42 132	16 311	26 456	30 465	35 510	37 409	68 860	56 194	63 488	161 158	85 020
45 to 54 years	45 153	17 331	23 691	32 935	43 008	39 713	65 361	54 596	69 334	108 081	83 328
45 to 49 years	45 330	15 093	22 707	32 598	42 053	38 491	64 703	54 134	70 602	106 167	85 959
50 to 54 years	44 897	19 354	24 862	33 351	44 428	42 203	66 462	55 470	67 416	110 708	80 094
55 to 64 years	39 354	19 158	27 027	31 741	38 001	39 292	59 456	55 798	51 666	100 707	66 087
55 to 59 years	40 458	18 837	28 024	33 835	40 569	38 667	59 872	54 945	55 549	98 311	73 782
60 to 64 years	37 599	19 575	25 369	28 096	34 093	40 738	58 851	57 168	45 957	103 193	57 603
65 years and over	25 959	13 211	13 785	22 387	21 825	23 093	41 919	32 468	35 762	62 213	75 189
65 to 74 years	27 659	13 668	14 115	23 367	23 169	24 691	44 170	33 851	34 939	72 498	(B)
65 to 69 years	27 856	15 418	13 635	21 216	25 782	(B)	44 312	33 476	40 663	(B)	(B)
70 to 74 years	27 272	9 546	14 982	27 215	18 602	(B)	43 877	34 496	(B)	(B)	(B)
75 years and over	18 059	11 957	(B)	16 705	15 831	(B)	28 686	(B)	(B)	(B)	(B)
Standard Error of Mean (dollars)											
Total	275	369	404	349	510	814	779	802	1 617	5 080	3 115
Under 65 years	279	359	417	334	522	827	801	822	1 665	5 510	2 928
18 to 24 years	288	1 071	311	287	761	919	826	832	(B)	(B)	(B)
25 to 34 years	432	534	446	820	786	1 020	1 025	1 267	1 536	4 208	5 337
25 to 29 years	412	723	568	428	1 374	1 023	830	917	1 964	5 436	(B)
30 to 34 years	730	753	670	1 483	697	1 618	1 770	2 384	2 048	5 659	6 407
35 to 44 years	591	714	1 082	390	932	1 751	1 769	1 544	3 786	13 148	5 200
35 to 39 years	694	892	811	501	1 505	3 186	1 863	1 647	5 521	9 180	5 546
40 to 44 years	977	1 109	2 198	609	1 039	1 359	3 038	2 645	5 128	21 909	8 868
45 to 54 years	747	773	814	1 021	1 873	1 974	1 556	1 656	3 162	8 282	5 407
45 to 49 years	944	893	1 147	1 287	2 304	1 421	1 948	1 922	4 520	10 233	7 097
50 to 54 years	1 215	1 203	1 139	1 638	3 155	5 246	2 582	3 115	4 042	13 734	8 301
55 to 64 years	903	921	2 551	949	1 675	2 997	2 509	3 922	2 944	9 902	5 251
55 to 59 years	1 044	1 147	1 753	1 239	2 151	3 364	2 923	4 336	3 948	12 041	7 079
60 to 64 years	1 647	1 504	6 131	1 432	2 643	6 163	4 457	7 479	4 317	15 832	7 559
65 years and over	1 548	1 675	1 499	3 977	2 259	3 601	3 210	3 146	6 162	7 340	20 077
65 to 74 years	1 842	2 132	1 697	4 619	2 630	4 205	3 664	3 532	6 593	8 798	(B)
65 to 69 years	1 608	2 910	2 237	2 342	3 749	(B)	3 814	3 812	8 794	(B)	(B)
70 to 74 years	4 449	1 860	2 515	12 171	2 951	(B)	8 018	7 025	(B)	(B)	(B)
75 years and over	1 675	2 247	(B)	3 596	3 644	(B)	4 420	(B)	(B)	(B)	(B)

Table 9. Educational Attainment—Total Money Earnings in 1995 of Persons 18 Years Old and Over by Age, Work Experience in 1995, and Sex—Con.

[Persons 18 years old and over as of March of the following year. For meaning of symbols, see text]

Age	Total	Educational attainment									
			High school		College						
							Bachelor's degree or more				
		Less than 9th grade	9th to 12th grade (no diploma)	High school graduate (includes equivalency)	Some college, no degree	Associate degree	Total	Bachelor's degree	Master's degree	Professional degree	Doctorate degree
MALE—Con.											
Year-Round, Full Time Workers											
Number With Earnings (thousands)											
Total	52 626	2 139	3 818	17 235	9 868	4 155	15 412	9 942	3 408	1 208	853
Under 65 years	51 580	2 006	3 709	16 990	9 703	4 127	15 045	9 789	3 312	1 143	802
18 to 24 years	4 128	195	483	1 904	960	229	358	345	13	-	-
25 to 34 years	14 434	420	1 076	4 731	2 780	1 308	4 120	3 107	706	223	84
25 to 29 years	6 502	180	476	2 159	1 304	551	1 831	1 503	241	69	18
30 to 34 years	7 932	239	599	2 572	1 476	756	2 288	1 604	465	154	65
35 to 44 years	16 183	512	1 016	5 336	3 102	1 388	4 830	3 124	1 055	402	248
35 to 39 years	8 511	275	545	2 852	1 672	700	2 467	1 599	563	172	134
40 to 44 years	7 672	236	471	2 484	1 430	689	2 363	1 526	492	230	115
45 to 54 years	11 430	433	651	3 221	2 010	957	4 159	2 351	1 114	374	320
45 to 49 years	6 765	190	338	1 781	1 202	648	2 606	1 543	674	213	176
50 to 54 years	4 665	243	313	1 440	809	309	1 553	808	440	161	144
55 to 64 years	5 404	447	484	1 798	851	244	1 580	862	424	144	150
55 to 59 years	3 505	262	307	1 230	540	173	993	557	266	75	95
60 to 64 years	1 899	185	177	568	311	72	586	305	158	69	55
65 years and over	1 047	133	109	245	165	28	366	153	96	66	51
65 to 74 years	903	101	95	211	155	24	318	127	90	56	45
65 to 69 years	656	78	60	147	103	20	248	91	71	50	37
70 to 74 years	247	22	35	64	53	3	70	37	19	7	8
75 years and over	143	33	14	34	10	4	49	26	7	9	7
Mean Earnings (dollars)											
Total	40 367	19 706	23 994	31 063	36 546	37 628	60 880	51 998	64 544	111 654	77 815
Under 65 years	40 273	19 625	24 029	30 764	36 596	37 645	60 858	52 012	65 045	113 999	75 823
18 to 24 years	18 389	15 137	15 186	17 816	18 586	20 450	25 674	25 565	(B)	(B)	(B)
25 to 34 years	32 319	16 288	20 968	27 440	29 441	31 097	44 851	42 734	48 851	60 475	48 008
25 to 29 years	28 033	15 298	19 071	23 822	27 641	27 292	37 087	36 047	39 234	(B)	(B)
30 to 34 years	35 833	17 034	22 476	30 476	31 030	33 870	51 063	48 998	53 831	65 857	(B)
35 to 44 years	44 523	19 824	26 229	32 689	39 268	41 433	68 328	57 196	70 118	146 114	74 896
35 to 39 years	42 126	19 043	23 745	31 817	39 092	42 688	62 578	54 128	70 089	116 297	63 020
40 to 44 years	47 182	20 733	29 102	33 690	39 474	40 159	74 331	60 411	70 152	168 357	88 743
45 to 54 years	49 566	21 003	26 934	36 886	47 374	43 287	68 403	57 323	72 041	111 840	86 406
45 to 49 years	49 594	18 339	26 642	36 339	46 037	41 715	67 506	56 377	73 573	111 459	88 595
50 to 54 years	49 525	23 086	27 250	37 564	49 361	46 588	69 910	59 132	69 698	112 346	83 727
55 to 64 years	45 848	23 149	31 128	36 546	45 092	45 203	67 874	62 768	62 094	112 922	70 344
55 to 59 years	45 603	22 750	31 303	37 578	46 355	43 235	65 990	60 095	64 210	104 483	75 139
60 to 64 years	46 301	23 714	30 823	34 310	42 899	(B)	71 065	67 659	58 525	(B)	(B)
65 years and over	45 018	20 925	22 778	51 797	33 630	(B)	61 767	51 118	47 277	(B)	(B)
65 to 74 years	47 173	19 323	21 621	54 833	34 112	(B)	65 854	54 291	47 461	(B)	(B)
65 to 69 years	44 898	20 218	(B)	44 902	33 618	(B)	63 954	53 334	(B)	(B)	(B)
70 to 74 years	53 213	(B)	(B)	(B)	(B)	(B)	(B)	(B)	(B)	(B)	(B)
75 years and over	31 443	(B)	(B)	(B)	(B)	(B)	(B)	(B)	(B)	(B)	(B)
Standard Error of Mean (dollars)											
Total	352	416	621	451	665	947	900	916	1 871	5 839	3 472
Under 65 years	351	419	634	421	675	953	911	927	1 898	6 138	3 192
18 to 24 years	276	1 028	547	377	634	1 054	1 186	1 225	(B)	(B)	(B)
25 to 34 years	545	629	546	1 045	992	1 137	1 205	1 494	1 636	4 981	7 048
25 to 29 years	526	881	696	474	1 935	1 134	969	1 067	2 217	(B)	(B)
30 to 34 years	888	874	797	1 875	751	1 766	2 003	2 691	2 112	6 361	(B)
35 to 44 years	689	756	1 368	426	1 055	1 957	1 948	1 660	4 307	14 071	5 688
35 to 39 years	797	1 050	985	555	1 727	3 617	1 999	1 692	6 206	9 330	6 050
40 to 44 years	1 150	1 080	2 707	654	1 076	1 436	3 380	2 895	5 906	23 297	9 717
45 to 54 years	842	903	919	1 219	2 198	2 225	1 628	1 634	3 413	8 714	5 678
45 to 49 years	1 040	1 041	1 363	1 535	2 704	1 392	1 975	1 723	4 861	10 846	7 261
50 to 54 years	1 407	1 352	1 218	1 958	3 701	6 239	2 832	3 430	4 385	14 287	8 958
55 to 64 years	1 136	1 136	3 346	1 155	1 971	3 681	3 086	4 808	3 613	11 601	5 384
55 to 59 years	1 249	1 380	1 764	1 449	2 526	4 038	3 417	5 078	4 755	14 026	7 158
60 to 64 years	2 265	1 926	8 627	1 869	3 128	(B)	5 960	9 922	5 437	(B)	(B)
65 years and over	3 617	2 164	2 650	12 121	2 721	(B)	5 783	5 043	10 922	(B)	(B)
65 to 74 years	4 153	2 413	2 913	13 966	2 822	(B)	6 534	5 784	11 564	(B)	(B)
65 to 69 years	2 786	2 956	(B)	5 456	3 138	(B)	5 704	3 572	(B)	(B)	(B)
70 to 74 years	13 233	(B)	(B)	(B)	(B)	(B)	(B)	(B)	(B)	(B)	(B)
75 years and over	2 990	(B)	(B)	(B)	(B)	(B)	(B)	(B)	(B)	(B)	(B)

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Table 9. Educational Attainment—Total Money Earnings in 1995 of Persons 18 Years Old and Over by Age, Work Experience in 1995, and Sex—Con.

[Persons 18 years old and over as of March of the following year. For meaning of symbols, see text]

Age	Total	Educational attainment								
			High school		College					
							Bachelor's degree or more			
		Less than 9th grade	9th to 12th grade (no diploma)	High school graduate (includes equivalency)	Some college, no degree	Associate degree	Total	Bachelor's degree	Master's degree	Professional degree	Doctorate degree
FEMALE											
Total											
Number With Earnings (thousands)											
Total	63 587	1 777	4 901	21 073	14 391	5 833	15 612	11 034	3 553	631	394
Under 65 years	61 491	1 599	4 589	20 307	14 042	5 690	15 263	10 790	3 488	618	367
18 to 24 years	9 337	134	1 284	2 716	3 790	480	933	890	34	5	3
25 to 34 years	16 160	326	1 017	4 760	3 414	1 716	4 927	3 893	748	215	72
25 to 29 years	7 775	138	459	2 133	1 745	798	2 501	2 060	333	84	24
30 to 34 years	8 385	187	557	2 627	1 669	918	2 426	1 832	414	131	48
35 to 44 years	17 387	411	972	5 873	3 349	1 892	4 891	3 352	1 187	224	129
35 to 39 years	8 929	225	558	2 987	1 782	947	2 430	1 755	500	118	57
40 to 44 years	8 459	186	414	2 886	1 567	945	2 461	1 597	687	105	72
45 to 54 years	12 587	394	764	4 421	2 477	1 148	3 384	1 976	1 161	126	121
45 to 49 years	7 422	202	382	2 533	1 470	751	2 082	1 236	690	86	71
50 to 54 years	5 166	191	382	1 888	1 007	396	1 301	740	471	40	50
55 to 64 years	6 019	335	552	2 538	1 011	455	1 129	680	359	48	43
55 to 59 years	3 649	181	293	1 537	631	277	731	440	225	34	32
60 to 64 years	2 370	154	260	1 002	379	178	398	239	135	13	11
65 years and over	2 096	178	312	766	350	143	348	243	65	13	27
65 to 74 years	1 719	134	252	641	283	129	280	192	58	11	19
65 to 69 years	1 156	79	162	448	193	85	189	127	44	11	6
70 to 74 years	562	54	90	193	90	44	91	65	14	–	13
75 years and over	377	44	60	125	67	14	68	51	7	2	8
Mean Earnings (dollars)											
Total	19 414	9 696	9 824	15 970	16 152	22 429	30 058	26 841	34 911	47 959	47 733
Under 65 years	19 702	10 011	9 991	16 182	16 263	22 715	30 362	27 089	35 239	48 437	49 851
18 to 24 years	8 732	5 717	5 195	8 901	7 562	12 869	16 165	16 071	(B)	(B)	(B)
25 to 34 years	19 245	9 302	9 496	14 968	16 555	20 235	27 564	25 835	29 915	46 683	(B)
25 to 29 years	17 814	9 043	9 586	13 478	15 865	18 728	24 574	23 847	26 019	32 917	(B)
30 to 34 years	20 571	9 494	9 422	16 177	17 276	21 545	30 647	28 071	33 050	55 537	(B)
35 to 44 years	22 741	10 805	12 818	17 502	20 164	24 618	33 043	29 666	37 574	51 983	46 329
35 to 39 years	22 379	10 688	11 690	16 949	19 829	24 979	33 448	30 507	38 475	46 738	(B)
40 to 44 years	23 122	10 947	14 338	18 075	20 544	24 256	32 643	28 742	36 918	57 858	(B)
45 to 54 years	23 740	10 225	13 290	19 125	22 784	24 864	34 020	29 996	37 672	47 505	50 669
45 to 49 years	23 646	9 186	13 645	18 167	22 760	23 786	34 126	30 127	37 279	49 662	(B)
50 to 54 years	23 875	11 324	12 934	20 409	22 820	26 908	33 850	29 777	38 248	(B)	(B)
55 to 64 years	20 729	11 199	12 521	18 066	18 992	29 140	31 728	27 534	32 412	(B)	(B)
55 to 59 years	22 218	11 480	13 141	18 494	21 079	28 992	34 758	28 937	36 360	(B)	(B)
60 to 64 years	18 437	10 870	11 822	17 409	15 514	29 372	26 162	24 953	25 824	(B)	(B)
65 years and over	10 940	6 867	7 367	10 356	11 713	10 991	16 717	15 867	(B)	(B)	(B)
65 to 74 years	11 147	6 546	7 980	10 475	11 997	11 829	16 563	15 636	(B)	(B)	(B)
65 to 69 years	11 991	7 152	8 715	10 766	12 409	12 070	19 272	17 867	(B)	(B)	(B)
70 to 74 years	9 414	(B)	6 656	9 800	11 107	(B)	10 959	(B)	(B)	(B)	(B)
75 years and over	9 998	(B)	(B)	9 745	(B)	(B)	(B)	(B)	(B)	(B)	(B)
Standard Error of Mean (dollars)											
Total	144	310	260	263	189	573	325	341	620	2 447	4 463
Under 65 years	148	330	273	272	192	585	328	342	624	2 489	4 725
18 to 24 years	157	750	600	225	203	636	572	574	(B)	(B)	(B)
25 to 34 years	216	648	397	407	311	506	451	453	1 168	3 754	(B)
25 to 29 years	233	1 076	662	323	409	672	472	482	1 469	4 022	(B)
30 to 34 years	355	799	476	687	469	739	764	788	1 706	5 253	(B)
35 to 44 years	286	699	561	390	410	1 170	651	755	1 195	4 201	5 084
35 to 39 years	466	845	705	665	557	2 197	1 061	1 249	2 041	5 048	(B)
40 to 44 years	320	1 159	900	395	605	798	759	791	1 433	6 771	(B)
45 to 54 years	351	655	616	693	560	796	696	796	1 051	5 821	7 335
45 to 49 years	390	700	845	535	720	915	946	1 046	1 376	7 364	(B)
50 to 54 years	644	1 114	895	1 453	890	1 504	989	1 210	1 627	(B)	(B)
55 to 64 years	750	766	760	1 318	782	4 554	1 632	1 468	1 606	(B)	(B)
55 to 59 years	1 027	995	984	1 662	1 091	6 837	2 317	1 947	1 968	(B)	(B)
60 to 64 years	1 058	1 186	1 172	2 158	962	4 718	1 740	2 106	2 514	(B)	(B)
65 years and over	483	836	658	618	1 015	1 397	2 083	2 692	(B)	(B)	(B)
65 to 74 years	551	974	755	658	1 161	1 494	2 488	3 285	(B)	(B)	(B)
65 to 69 years	743	1 398	960	804	1 468	1 747	3 487	4 716	(B)	(B)	(B)
70 to 74 years	694	(B)	1 188	1 129	1 835	(B)	2 235	(B)	(B)	(B)	(B)
75 years and over	950	(B)	(B)	1 718	(B)	(B)	(B)	(B)	(B)	(B)	(B)

Table 9. Educational Attainment—Total Money Earnings in 1995 of Persons 18 Years Old and Over by Age, Work Experience in 1995, and Sex—Con.

[Persons 18 years old and over as of March of the following year. For meaning of symbols, see text]

Age	Total	Educational attainment									
			High school		College						
							Bachelor's degree or more				
		Less than 9th grade	9th to 12th grade (no diploma)	High school graduate (includes equivalency)	Some college, no degree	Associate degree	Total	Bachelor's degree	Master's degree	Professional degree	Doctorate degree
FEMALE—Con.											
Year-Round, Full Time Workers											
Number With Earnings (thousands)											
Total	35 448	795	1 934	12 087	7 249	3 552	9 831	6 844	2 277	423	286
Under 65 years	34 957	770	1 869	11 896	7 151	3 518	9 752	6 792	2 264	418	278
18 to 24 years	2 788	21	174	1 028	920	218	427	412	9	2	3
25 to 34 years	9 709	174	444	2 783	1 968	1 046	3 294	2 603	484	155	52
25 to 29 years	4 664	70	191	1 200	971	503	1 728	1 441	219	49	20
30 to 34 years	5 045	104	253	1 582	997	544	1 566	1 162	265	106	32
35 to 44 years	10 794	217	565	3 701	2 011	1 166	3 134	2 117	782	145	90
35 to 39 years	5 469	109	313	1 865	1 074	581	1 528	1 092	317	76	43
40 to 44 years	5 324	107	252	1 835	937	585	1 607	1 026	465	69	48
45 to 54 years	8 235	193	436	2 947	1 646	805	2 208	1 271	751	83	103
45 to 49 years	4 832	84	222	1 673	969	523	1 361	815	428	54	65
50 to 54 years	3 403	110	214	1 274	677	281	847	456	324	29	38
55 to 64 years	3 431	165	251	1 438	605	283	689	387	238	33	30
55 to 59 years	2 246	98	145	953	402	170	479	271	159	26	22
60 to 64 years	1 184	68	106	485	203	113	210	116	79	7	8
65 years and over	491	24	65	191	98	34	79	52	13	5	8
65 to 74 years	416	18	61	164	77	34	62	43	11	3	4
65 to 69 years	311	14	45	128	50	21	53	38	9	3	2
70 to 74 years	105	4	16	35	27	13	9	6	2	-	2
75 years and over	75	7	4	28	20	-	17	9	2	2	4
Mean Earnings (dollars)											
Total	26 547	14 548	16 666	21 298	23 750	28 510	37 268	33 665	41 676	59 793	55 041
Under 65 years	26 593	14 612	16 683	21 285	23 771	28 554	37 275	33 632	41 669	60 099	56 144
18 to 24 years	16 261	(B)	12 573	14 169	15 820	18 496	22 808	22 610	(B)	(B)	(B)
25 to 34 years	25 145	13 538	14 665	20 091	21 589	25 870	33 332	31 066	36 733	56 218	(B)
25 to 29 years	23 089	(B)	14 697	18 262	20 905	23 537	28 873	27 751	32 220	(B)	(B)
30 to 34 years	27 045	13 886	14 641	21 479	22 255	28 025	38 255	35 176	40 464	62 517	(B)
35 to 44 years	28 761	14 504	17 379	22 257	25 687	31 025	40 607	36 901	44 808	64 341	53 121
35 to 39 years	28 301	15 208	16 039	21 674	25 318	31 477	40 729	37 459	46 310	55 658	(B)
40 to 44 years	29 233	13 787	19 043	22 849	26 110	30 575	40 491	36 307	43 782	(B)	(B)
45 to 54 years	28 801	14 810	17 904	22 982	28 018	29 765	40 176	36 420	42 537	61 630	52 093
45 to 49 years	29 155	14 323	17 979	22 860	28 166	28 464	40 602	36 366	43 466	(B)	(B)
50 to 54 years	28 299	15 181	17 825	23 141	27 806	32 183	39 493	36 516	41 310	(B)	(B)
55 to 64 years	26 964	15 948	19 413	22 703	25 031	32 605	40 630	35 597	38 871	(B)	(B)
55 to 59 years	27 179	15 406	19 400	21 514	26 772	28 776	42 981	36 511	41 548	(B)	(B)
60 to 64 years	26 558	(B)	19 430	25 039	21 572	38 340	35 268	33 463	33 458	(B)	(B)
65 years and over	23 295	(B)	(B)	22 117	22 264	(B)	36 395	(B)	(B)	(B)	(B)
65 to 74 years	23 432	(B)	(B)	22 164	22 330	(B)	(B)	(B)	(B)	(B)	(B)
65 to 69 years	23 527	(B)	(B)	21 465	(B)	(B)	(B)	(B)	(B)	(B)	(B)
70 to 74 years	23 150	(B)	(B)	(B)	(B)	(B)	(B)	(B)	(B)	(B)	(B)
75 years and over	22 537	(B)	(B)	(B)	(B)	(B)	(B)	(B)	(B)	(B)	(B)
Standard Error of Mean (dollars)											
Total	187	472	382	278	264	693	426	441	748	3 041	5 843
Under 65 years	188	477	389	282	266	699	426	437	752	3 074	5 965
18 to 24 years	274	(B)	793	336	541	870	716	706	(B)	(B)	(B)
25 to 34 years	299	615	511	631	373	581	560	554	1 420	4 423	(B)
25 to 29 years	282	(B)	765	387	497	732	533	534	1 689	(B)	(B)
30 to 34 years	509	923	685	1 066	553	865	986	1 019	2 119	5 736	(B)
35 to 44 years	379	1 049	789	447	460	1 775	829	962	1 498	5 298	6 177
35 to 39 years	634	1 272	1 037	745	603	3 437	1 400	1 656	2 687	6 553	(B)
40 to 44 years	406	1 668	1 192	489	703	930	920	912	1 725	(B)	(B)
45 to 54 years	381	1 008	842	568	703	924	885	1 018	1 221	7 214	8 482
45 to 49 years	511	910	1 091	716	903	1 021	1 234	1 334	1 641	(B)	(B)
50 to 54 years	570	1 632	1 290	917	1 121	1 818	1 178	1 536	1 818	(B)	(B)
55 to 64 years	755	1 064	1 306	1 063	1 024	2 956	2 371	1 984	1 638	(B)	(B)
55 to 59 years	853	1 376	1 494	621	1 402	1 571	3 262	2 631	2 007	(B)	(B)
60 to 64 years	1 474	(B)	2 322	2 899	1 172	6 912	2 162	2 432	2 583	(B)	(B)
65 years and over	1 395	(B)	(B)	1 310	1 590	(B)	7 024	(B)	(B)	(B)	(B)
65 to 74 years	1 593	(B)	(B)	1 397	1 811	(B)	(B)	(B)	(B)	(B)	(B)
65 to 69 years	2 027	(B)	(B)	1 589	(B)	(B)	(B)	(B)	(B)	(B)	(B)
70 to 74 years	1 945	(B)	(B)	(B)	(B)	(B)	(B)	(B)	(B)	(B)	(B)
75 years and over	2 303	(B)	(B)	(B)	(B)	(B)	(B)	(B)	(B)	(B)	(B)

Table 10. Work Experience in 1995—Total Money Earnings in 1995 of Persons 15 Years Old and Over, by Race, Hispanic Origin, and Sex

[Numbers in thousands. Persons 15 years old and over as of March of the following year. For meaning of symbols, see text]

Total money earnings	Total	Worked									Did not work
		Total	Worked at full-time jobs				Worked at part-time jobs				
			Total	50 weeks or more	27 to 49 weeks	26 weeks or less	Total	50 weeks or more	27 to 49 weeks	26 weeks or less	
MALE											
All Races											
Total	98 593	74 681	64 175	52 675	6 975	4 525	10 506	4 067	2 281	4 157	23 912
Without earnings	23 974	61	36	8	14	14	25	18	–	7	23 912
With earnings	74 619	74 619	64 139	52 667	6 961	4 511	10 481	4 049	2 281	4 150	–
$1 to $2,499 or loss	5 657	5 657	1 914	424	192	1 299	3 742	480	421	2 842	–
$2,500 to $4,999	3 432	3 432	1 520	244	260	1 015	1 912	587	587	738	–
$5,000 to $7,499	3 184	3 184	1 791	576	521	694	1 394	806	380	208	–
$7,500 to $9,999	3 017	3 017	2 068	1 015	640	413	949	607	246	96	–
$10,000 to $12,499	4 599	4 599	3 828	2 688	821	319	772	477	211	83	–
$12,500 to $14,999	2 779	2 779	2 515	1 860	532	124	264	152	85	27	–
$15,000 to $17,499	4 362	4 362	4 057	3 347	575	135	305	201	89	15	–
$17,500 to $19,999	2 876	2 876	2 696	2 244	381	70	181	113	57	10	–
$20,000 to $22,499	4 640	4 640	4 450	3 903	451	96	190	116	43	31	–
$22,500 to $24,999	2 734	2 734	2 650	2 321	272	58	83	54	23	6	–
$25,000 to $29,999	6 226	6 226	6 042	5 380	573	89	184	155	10	20	–
$30,000 to $34,999	5 975	5 975	5 895	5 348	491	56	80	61	6	13	–
$35,000 to $39,999	4 875	4 875	4 802	4 476	305	22	73	44	20	8	–
$40,000 to $44,999	4 204	4 204	4 145	3 887	224	34	59	12	26	21	–
$45,000 to $49,999	2 965	2 965	2 934	2 734	186	14	31	23	8	1	–
$50,000 to $54,999	3 027	3 027	2 972	2 817	138	16	56	40	10	6	–
$55,000 to $64,999	3 448	3 448	3 401	3 233	140	28	47	29	8	10	–
$65,000 to $74,999	1 957	1 957	1 925	1 837	76	12	32	13	17	1	–
$75,000 to $84,999	1 392	1 392	1 362	1 310	45	8	30	20	8	2	–
$85,000 to $99,999	852	852	829	786	40	2	23	14	9	–	–
$100,000 and over	2 419	2 419	2 344	2 239	99	6	75	46	18	12	–
Median earnings dollars	25 018	25 018	28 203	31 496	17 237	4 856	4 459	8 129	5 875	1 826	(B)
Standard error dollars	158	158	244	115	290	130	105	205	246	44	(B)
Mean earnings dollars	32 434	32 434	36 305	40 359	23 628	8 541	8 741	13 252	10 248	3 513	(B)
Standard error dollars	269	269	302	352	520	502	344	742	687	241	(B)
Gini ratio	.474	.474	.426	.390	.435	.569	.615	.532	.562	.613	–
Standard error	.0051	.0051	.0055	.0060	.0170	.0288	.0174	.0276	.0379	.0330	–
White											
Total	83 463	64 348	55 339	45 669	5 988	3 681	9 009	3 566	2 012	3 431	19 115
Without earnings	19 177	61	36	8	14	14	25	18	–	7	19 115
With earnings	64 287	64 287	55 302	45 661	5 975	3 667	8 984	3 548	2 012	3 425	–
$1 to $2,499 or loss	4 632	4 632	1 519	369	149	1 001	3 113	427	387	2 299	–
$2,500 to $4,999	2 855	2 855	1 227	200	199	828	1 627	503	523	601	–
$5,000 to $7,499	2 700	2 700	1 456	494	403	559	1 244	716	337	190	–
$7,500 to $9,999	2 553	2 553	1 743	880	512	350	811	511	216	84	–
$10,000 to $12,499	3 768	3 768	3 088	2 169	652	267	680	425	183	72	–
$12,500 to $14,999	2 279	2 279	2 043	1 489	454	100	235	145	64	27	–
$15,000 to $17,499	3 531	3 531	3 279	2 656	506	118	252	172	65	15	–
$17,500 to $19,999	2 447	2 447	2 286	1 887	342	57	162	98	54	10	–
$20,000 to $22,499	3 875	3 875	3 697	3 200	414	84	178	104	43	31	–
$22,500 to $24,999	2 319	2 319	2 257	1 977	222	58	62	35	21	6	–
$25,000 to $29,999	5 311	5 311	5 148	4 560	510	78	162	135	8	20	–
$30,000 to $34,999	5 248	5 248	5 179	4 681	443	56	69	50	6	13	–
$35,000 to $39,999	4 293	4 293	4 225	3 922	285	18	68	43	17	8	–
$40,000 to $44,999	3 802	3 802	3 749	3 508	214	27	53	10	26	16	–
$45,000 to $49,999	2 651	2 651	2 620	2 426	184	10	31	23	8	1	–
$50,000 to $54,999	2 752	2 752	2 702	2 559	130	12	50	40	5	6	–
$55,000 to $64,999	3 130	3 130	3 090	2 945	124	22	40	29	1	10	–
$65,000 to $74,999	1 837	1 837	1 805	1 720	72	12	32	13	17	1	–
$75,000 to $84,999	1 297	1 297	1 267	1 223	39	5	30	20	8	2	–
$85,000 to $99,999	775	775	756	722	33	2	19	10	9	–	–
$100,000 and over	2 231	2 231	2 163	2 074	86	3	68	39	17	12	–
Median earnings dollars	25 840	25 840	29 865	32 172	18 311	5 020	4 619	8 125	5 708	1 863	(B)
Standard error dollars	141	141	230	123	443	181	114	228	260	50	(B)
Mean earnings dollars	33 406	33 406	37 364	41 379	24 511	8 311	9 045	13 431	10 196	3 826	(B)
Standard error dollars	292	292	326	379	573	276	390	829	749	288	(B)
Gini ratio	.470	.470	.422	.389	.427	.538	.617	.537	.570	.630	–
Standard error	.0054	.0054	.0058	.0064	.0182	.0251	.0190	.0299	.0412	.0363	–

See footnote at end of table.

Table 10. Work Experience in 1995—Total Money Earnings in 1995 of Persons 15 Years Old and Over, by Race, Hispanic Origin, and Sex—Con.

[Numbers in thousands. Persons 15 years old and over as of March of the following year. For meaning of symbols, see text]

Total money earnings	Total	Worked									Did not work
			Worked at full-time jobs				Worked at part-time jobs				
		Total¹	Total	50 weeks or more	27 to 49 weeks	26 weeks or less	Total	50 weeks or more	27 to 49 weeks	26 weeks or less	
MALE—Con.											
Black											
Total	10 922	7 253	6 190	4 828	740	621	1 064	368	197	499	3 669
Without earnings	3 669	–	–	–	–	–	–	–	–	–	3 669
With earnings	7 253	7 253	6 190	4 828	740	621	1 064	368	197	499	–
$1 to $2,499 or loss	751	751	301	28	37	236	449	49	27	374	–
$2,500 to $4,999	429	429	211	30	55	126	218	69	57	92	–
$5,000 to $7,499	404	404	281	67	107	107	124	74	40	10	–
$7,500 to $9,999	335	335	256	99	106	51	79	56	12	11	–
$10,000 to $12,499	584	584	525	387	107	31	59	35	16	7	–
$12,500 to $14,999	358	358	340	268	57	15	17	6	12	–	–
$15,000 to $17,499	626	626	585	518	54	13	41	21	20	–	–
$17,500 to $19,999	324	324	312	268	35	10	12	8	4	–	–
$20,000 to $22,499	562	562	553	533	14	6	8	8	–	–	–
$22,500 to $24,999	327	327	311	280	31	–	16	13	3	–	–
$25,000 to $29,999	665	665	647	595	44	8	18	17	–	–	–
$30,000 to $34,999	468	468	465	434	32	–	3	3	–	–	–
$35,000 to $39,999	379	379	377	365	12	–	2	2	–	–	–
$40,000 to $44,999	287	287	281	266	10	5	5	–	–	5	–
$45,000 to $49,999	203	203	203	200	–	4	–	–	–	–	–
$50,000 to $54,999	169	169	169	165	4	–	–	–	–	–	–
$55,000 to $64,999	164	164	157	136	15	6	7	–	7	–	–
$65,000 to $74,999	60	60	60	60	–	–	–	–	–	–	–
$75,000 to $84,999	37	37	37	33	2	2	–	–	–	–	–
$85,000 to $99,999	47	47	42	35	7	–	4	4	–	–	–
$100,000 and over	73	73	72	61	11	–	2	1	1	–	–
Median earnings ....dollars	18 578	18 578	21 277	24 428	11 533	3 982	3 446	7 222	5 912	1 669	(B)
Standard error ....dollars	551	551	298	519	532	416	313	586	743	125	(B)
Mean earnings ....dollars	23 374	23 374	26 303	30 169	17 719	6 479	6 333	10 385	9 379	2 144	(B)
Standard error ....dollars	704	704	802	977	1 470	616	628	1 200	2 133	332	(B)
Gini ratio	.464	.464	.415	.353	.481	.562	.577	.474	.497	.461	–
Standard error	.0182	.0182	.0199	.0226	.0640	.0688	.0520	.0811	.1239	.1326	–
Hispanic Origin¹											
Total	9 826	7 479	6 503	4 962	871	670	976	385	174	418	2 347
Without earnings	2 354	7	2	2	–	–	5	5	–	–	2 347
With earnings	7 472	7 472	6 501	4 960	871	670	971	380	174	418	–
$1 to $2,499 or loss	602	602	268	76	23	169	334	43	24	266	–
$2,500 to $4,999	431	431	270	50	48	172	161	58	44	59	–
$5,000 to $7,499	556	556	369	127	110	132	186	90	45	52	–
$7,500 to $9,999	580	580	481	248	143	90	99	56	25	18	–
$10,000 to $12,499	846	846	772	587	143	43	73	48	15	11	–
$12,500 to $14,999	554	554	530	420	93	17	24	17	7	–	–
$15,000 to $17,499	643	643	619	541	61	17	23	19	3	1	–
$17,500 to $19,999	432	432	414	364	43	7	18	13	4	1	–
$20,000 to $22,499	507	507	494	443	48	3	14	6	8	–	–
$22,500 to $24,999	300	300	296	264	28	3	4	2	–	2	–
$25,000 to $29,999	555	555	544	494	41	9	11	10	–	1	–
$30,000 to $34,999	411	411	405	367	35	3	6	6	–	–	–
$35,000 to $39,999	266	266	262	247	10	5	4	3	–	2	–
$40,000 to $44,999	220	220	219	213	6	–	1	1	–	–	–
$45,000 to $49,999	152	152	151	148	4	–	1	1	–	–	–
$50,000 to $54,999	136	136	133	128	5	–	3	–	–	3	–
$55,000 to $64,999	104	104	101	95	6	–	2	1	–	1	–
$65,000 to $74,999	67	67	66	57	9	–	1	1	–	–	–
$75,000 to $84,999	37	37	34	33	1	–	3	3	–	–	–
$85,000 to $99,999	14	14	14	12	2	–	–	–	–	–	–
$100,000 and over	60	60	58	47	10	–	2	2	–	–	–
Median earnings ....dollars	15 654	15 654	17 260	20 379	11 958	4 914	4 858	7 476	6 049	1 961	(B)
Standard error ....dollars	282	282	281	333	433	350	388	586	616	161	(B)
Mean earnings ....dollars	20 009	20 009	21 982	25 130	16 197	6 205	6 801	10 471	6 831	3 448	(B)
Standard error ....dollars	537	537	601	752	909	373	509	1 048	636	513	(B)
Gini ratio	.436	.436	.401	.355	.407	.443	.527	.452	.355	.553	–
Standard error	.0162	.0162	.0174	.0200	.0498	.0532	.0507	.0798	.0949	.1099	–

See footnote at end of table.

Table 10. Work Experience in 1995—Total Money Earnings in 1995 of Persons 15 Years Old and Over, by Race, Hispanic Origin, and Sex—Con.

[Numbers in thousands. Persons 15 years old and over as of March of the following year. For meaning of symbols, see text]

Total money earnings	Total	Worked									Did not work
			Worked at full-time jobs				Worked at part-time jobs				
		Total	Total	50 weeks or more	27 to 49 weeks	26 weeks or less	Total	50 weeks or more	27 to 49 weeks	26 weeks or less	
FEMALE											
All Races											
Total	106 031	65 657	45 945	35 502	5 998	4 445	19 712	8 727	4 602	6 383	40 375
Without earnings	40 475	100	34	20	6	9	66	46	8	12	40 375
With earnings	65 557	65 557	45 910	35 482	5 992	4 437	19 646	8 681	4 594	6 371	–
$1 to $2,499 or loss	8 412	8 412	2 110	380	166	1 564	6 302	899	773	4 630	–
$2,500 to $4,999	5 132	5 132	1 674	267	274	1 133	3 457	1 175	1 208	1 075	–
$5,000 to $7,499	5 282	5 282	2 284	837	758	688	2 998	1 672	1 026	300	–
$7,500 to $9,999	4 241	4 241	2 396	1 363	719	314	1 845	1 183	552	110	–
$10,000 to $12,499	5 628	5 628	4 015	3 019	770	226	1 612	1 143	383	86	–
$12,500 to $14,999	3 452	3 452	2 817	2 246	471	101	635	487	111	36	–
$15,000 to $17,499	4 913	4 913	4 168	3 555	519	94	745	561	155	29	–
$17,500 to $19,999	3 241	3 241	2 917	2 575	310	32	324	228	85	11	–
$20,000 to $22,499	4 441	4 441	3 950	3 504	382	65	491	362	84	45	–
$22,500 to $24,999	2 569	2 569	2 406	2 160	222	24	162	134	23	5	–
$25,000 to $29,999	5 091	5 091	4 724	4 286	383	54	367	267	83	18	–
$30,000 to $34,999	3 916	3 916	3 669	3 315	303	52	247	201	39	7	–
$35,000 to $39,999	2 633	2 633	2 495	2 256	202	37	138	96	35	7	–
$40,000 to $44,999	2 162	2 162	2 056	1 867	172	17	106	90	11	5	–
$45,000 to $49,999	1 251	1 251	1 213	1 106	106	2	37	29	8	–	–
$50,000 to $54,999	899	899	855	769	84	3	45	42	–	2	–
$55,000 to $64,999	1 045	1 045	985	901	68	15	60	47	9	4	–
$65,000 to $74,999	468	468	453	411	38	4	15	15	–	–	–
$75,000 to $84,999	297	297	279	261	16	2	17	17	–	–	–
$85,000 to $99,999	176	176	168	145	22	2	8	8	–	–	–
$100,000 and over	309	309	275	260	7	8	34	25	8	–	–
Median earnings dollars	15 322	15 322	20 363	22 497	14 142	3 943	5 053	8 757	5 772	1 720	(B)
Standard error dollars	102	102	106	137	322	115	89	154	129	34	(B)
Mean earnings dollars	18 889	18 889	23 514	26 531	18 138	6 650	8 078	12 337	7 961	2 360	(B)
Standard error dollars	141	141	160	186	290	401	245	484	452	81	(B)
Gini ratio	.460	.460	.375	.322	.389	.568	.551	.470	.465	.481	–
Standard error	.0047	.0047	.0055	.0063	.0154	.0288	.0116	.0194	.0251	.0291	–
White											
Total	88 134	54 925	37 671	29 131	4 968	3 572	17 254	7 715	4 044	5 495	33 209
Without earnings	33 304	95	29	15	6	9	65	46	8	12	33 209
With earnings	54 830	54 830	37 641	29 116	4 962	3 563	17 189	7 670	4 036	5 483	–
$1 to $2,499 or loss	7 107	7 107	1 685	320	133	1 231	5 422	780	669	3 973	–
$2,500 to $4,999	4 319	4 319	1 331	226	187	918	2 988	1 027	1 050	911	–
$5,000 to $7,499	4 435	4 435	1 793	668	585	540	2 642	1 443	919	279	–
$7,500 to $9,999	3 493	3 493	1 879	1 064	548	267	1 614	1 031	490	93	–
$10,000 to $12,499	4 545	4 545	3 148	2 316	640	193	1 397	1 012	312	73	–
$12,500 to $14,999	2 790	2 790	2 198	1 727	399	72	592	456	102	34	–
$15,000 to $17,499	4 116	4 116	3 453	2 922	451	81	663	500	134	29	–
$17,500 to $19,999	2 688	2 688	2 401	2 102	277	22	287	202	78	7	–
$20,000 to $22,499	3 738	3 738	3 297	2 917	322	59	441	326	73	42	–
$22,500 to $24,999	2 162	2 162	2 005	1 803	181	22	157	129	23	5	–
$25,000 to $29,999	4 218	4 218	3 874	3 510	326	39	344	248	78	18	–
$30,000 to $34,999	3 341	3 341	3 108	2 782	282	43	233	190	39	5	–
$35,000 to $39,999	2 188	2 188	2 073	1 868	173	32	115	79	32	4	–
$40,000 to $44,999	1 818	1 818	1 721	1 556	154	11	97	82	11	5	–
$45,000 to $49,999	1 090	1 090	1 053	956	95	2	37	28	8	–	–
$50,000 to $54,999	778	778	739	660	76	3	39	36	–	2	–
$55,000 to $64,999	911	911	857	777	65	15	54	41	9	4	–
$65,000 to $74,999	380	380	369	341	26	1	11	11	–	–	–
$75,000 to $84,999	263	263	246	228	16	2	17	17	–	–	–
$85,000 to $99,999	157	157	149	126	22	2	8	8	–	–	–
$100,000 and over	294	294	262	249	5	8	32	24	8	–	–
Median earnings dollars	15 441	15 441	20 707	22 911	14 933	3 999	5 174	8 918	5 813	1 725	(B)
Standard error dollars	111	111	115	185	330	127	97	166	135	36	(B)
Mean earnings dollars	19 093	19 093	24 024	27 015	18 804	6 846	8 295	12 593	8 134	2 401	(B)
Standard error dollars	160	160	183	212	324	488	277	543	511	89	(B)
Gini ratio	.464	.464	.374	.324	.383	.572	.554	.473	.472	.487	–
Standard error	.0052	.0052	.0062	.0070	.0169	.0340	.0130	.0214	.0276	.0312	–

See footnote at end of table.

Table 10. Work Experience in 1995—Total Money Earnings in 1995 of Persons 15 Years Old and Over, by Race, Hispanic Origin, and Sex—Con.

[Numbers in thousands. Persons 15 years old and over as of March of the following year. For meaning of symbols, see text]

Total money earnings	Total	Worked										Did not work
			Worked at full-time jobs				Worked at part-time jobs					
		Total	Total	50 weeks or more	27 to 49 weeks	26 weeks or less	Total	50 weeks or more	27 to 49 weeks	26 weeks or less		
FEMALE—Con.												
Black												
Total	13 292	7 952	6 227	4 812	781	634	1 725	713	350	661		5 340
Without earnings	5 340	–	–	–	–	–	–	–	–	–		5 340
With earnings	7 952	7 952	6 227	4 812	781	634	1 725	713	350	661		–
$1 to $2,499 or loss	975	975	318	38	22	259	657	92	64	501		–
$2,500 to $4,999	575	575	261	35	75	151	314	103	100	111		–
$5,000 to $7,499	639	639	389	145	134	110	250	166	64	19		–
$7,500 to $9,999	553	553	392	232	136	24	161	109	36	16		–
$10,000 to $12,499	798	798	662	535	102	25	136	84	49	2		–
$12,500 to $14,999	534	534	510	437	50	23	24	16	5	2		–
$15,000 to $17,499	619	619	550	481	58	11	68	57	12	–		–
$17,500 to $19,999	439	439	412	379	26	7	27	15	7	5		–
$20,000 to $22,499	551	551	512	466	43	4	39	28	10	–		–
$22,500 to $24,999	306	306	303	268	35	–	3	3	–	–		–
$25,000 to $29,999	675	675	664	614	40	10	10	10	–	–		–
$30,000 to $34,999	390	390	382	366	16	–	9	6	–	2		–
$35,000 to $39,999	308	308	295	279	11	5	13	7	2	3		–
$40,000 to $44,999	240	240	233	220	11	2	7	7	–	–		–
$45,000 to $49,999	123	123	123	115	8	–	–	–	–	–		–
$50,000 to $54,999	77	77	73	69	4	–	4	4	–	–		–
$55,000 to $64,999	81	81	78	77	1	–	3	3	–	–		–
$65,000 to $74,999	50	50	50	40	7	3	–	–	–	–		–
$75,000 to $84,999	9	9	9	9	–	–	–	–	–	–		–
$85,000 to $99,999	5	5	5	5	–	–	–	–	–	–		–
$100,000 and over	6	6	4	2	2	–	2	2	–	–		–
Median earnings dollars	14 543	14 543	17 688	20 665	10 585	3 463	4 134	7 422	5 422	1 651		(B)
Standard error dollars	350	350	375	312	574	350	277	404	576	108		(B)
Mean earnings dollars	17 109	17 109	20 126	23 029	14 164	5 433	6 218	9 762	6 775	2 099		(B)
Standard error dollars	274	274	309	340	743	506	326	634	484	238		(B)
Gini ratio	.423	.423	.357	.292	.393	.541	.520	.428	.404	.453		–
Standard error	.0137	.0137	.0153	.0182	.0473	.0702	.0390	.0514	.0673	.1012		–
Hispanic Origin[1]												
Total	9 754	5 220	3 805	2 773	486	546	1 415	646	238	531		4 533
Without earnings	4 539	6	3	2	1	–	2	–	–	2		4 533
With earnings	5 215	5 215	3 802	2 771	485	546	1 413	646	238	529		–
$1 to $2,499 or loss	778	778	289	42	25	222	489	76	29	384		–
$2,500 to $4,999	458	458	207	30	27	150	251	83	68	100		–
$5,000 to $7,499	557	557	312	119	91	102	245	166	54	25		–
$7,500 to $9,999	477	477	336	241	70	24	142	97	38	7		–
$10,000 to $12,499	630	630	526	434	71	22	104	77	24	2		–
$12,500 to $14,999	305	305	271	225	37	9	34	24	6	4		–
$15,000 to $17,499	425	425	387	339	46	3	38	28	9	2		–
$17,500 to $19,999	259	259	228	203	23	2	31	29	2	–		–
$20,000 to $22,499	291	291	268	249	19	–	23	19	4	–		–
$22,500 to $24,999	176	176	167	152	11	3	9	9	–	–		–
$25,000 to $29,999	293	293	278	258	19	1	15	9	4	1		–
$30,000 to $34,999	199	199	182	157	22	4	17	16	1	–		–
$35,000 to $39,999	128	128	126	110	13	3	2	2	–	–		–
$40,000 to $44,999	89	89	86	83	3	–	3	–	–	3		–
$45,000 to $49,999	45	45	45	43	2	–	–	–	–	–		–
$50,000 to $54,999	30	30	28	24	4	–	2	2	–	–		–
$55,000 to $64,999	39	39	37	36	–	2	2	2	–	–		–
$65,000 to $74,999	11	11	11	10	1	–	–	–	–	–		–
$75,000 to $84,999	6	6	6	6	–	–	–	–	–	–		–
$85,000 to $99,999	2	2	2	2	–	–	–	–	–	–		–
$100,000 and over	16	16	10	10	–	1	6	6	–	–		–
Median earnings dollars	11 339	11 339	14 634	17 178	11 008	3 354	4 670	7 466	6 048	1 722		(B)
Standard error dollars	240	240	460	327	651	328	314	424	598	125		(B)
Mean earnings dollars	15 010	15 010	17 613	20 700	13 568	5 540	8 008	13 175	6 977	2 158		(B)
Standard error dollars	671	671	751	870	751	2 515	1 386	2 975	568	288		(B)
Gini ratio	.474	.474	.403	.333	.368	.579	.599	.559	.359	.444		–
Standard error	.0234	.0234	.0239	.0269	.0576	.2641	.0858	.1279	.0855	.1163		–

[1] Persons of Hispanic origin may be of any race.

Table 11. Source of Income in 1995—Number with Income and Mean Income of Specified Type in 1995 of Persons 15 Years Old and Over, by Age

[Numbers in thousands. Persons 15 years old and over as of March of the following year. For meaning of symbols, see text]

Source of income	All races		White		Black		Hispanic origin[1]	
	Number with income	Mean income (dollars)	Number with income	Mean income (dollars)	Number with income	Mean income (dollars)	Number with income	Mean income (dollars)
TOTAL, 15 YEARS AND OVER								
Total	188 073	24 211	159 630	25 048	20 946	17 767	16 054	16 473
Earnings	140 176	26 099	119 117	26 818	15 205	20 098	12 687	17 954
Wages and salary	132 855	25 935	112 431	26 686	14 819	19 912	12 200	18 009
Nonfarm self-employment	11 601	17 240	10 438	17 404	751	13 648	674	11 468
Farm self-employment	1 969	6 519	1 786	6 988	142	1 794	90	3 849
Unemployment compensation	7 064	2 727	6 043	2 752	755	2 745	741	2 656
State or local only	6 560	2 678	5 615	2 705	694	2 690	700	2 529
Combinations	504	3 370	427	3 371	61	3 370	41	4 842
Workers' compensation	2 106	5 423	1 787	5 378	222	6 624	201	4 061
State payments	879	4 924	765	4 844	77	6 556	87	3 956
Employment insurance	1 087	5 987	896	6 056	138	6 393	94	4 621
Own insurance	73	3 839	68	3 274	5	11 739	10	2 498
Other	67	4 545	59	4 426	2	11 596	10	1 210
Social Security	37 534	7 656	33 276	7 789	3 507	6 476	1 882	6 373
SSI (Supplemental Security Income)	4 808	4 066	3 214	3 931	1 318	4 273	709	3 952
Public assistance, total	4 989	3 674	2 963	3 648	1 746	3 493	1 012	4 358
AFDC only	3 726	3 987	2 177	4 040	1 332	3 633	787	4 680
Other assistance only	1 182	2 594	750	2 484	373	2 705	205	3 042
Both	80	5 081	36	4 184	41	6 084	21	5 088
Veterans' benefits	2 549	6 347	2 182	6 634	316	4 168	80	5 616
Disability only	1 422	5 024	1 223	5 230	169	3 316	50	4 561
Survivors only	331	5 823	274	6 181	49	3 280	10	4 426
Pension only	501	10 427	426	11 076	67	6 388	13	10 697
Education only	73	2 202	65	2 191	5	2 579	3	1 427
Other only	154	5 537	134	5 830	17	1 761	3	11 968
Combinations	69	12 738	60	12 399	8	14 721	2	2 930
Means-tested	444	5 580	351	5 816	85	4 503	18	3 931
Nonmeans-tested	2 106	6 509	1 831	6 791	232	4 045	63	6 090
Survivors benefits	2 502	9 672	2 261	9 797	184	8 001	69	11 244
Company or union	1 070	4 905	990	4 906	64	4 365	31	4 645
Federal government	287	10 009	254	10 270	24	8 255	7	9 505
Military retirement	134	7 635	109	7 443	22	8 817	1	3 360
State or local government	206	8 617	182	8 834	17	5 483	6	5 682
Railroad retirement	73	8 226	67	8 246	5	7 649	2	6 681
Workers' compensation	10	5 062	7	5 999	3	2 604	–	(B)
Black Lung	43	5 003	39	5 125	3	4 800	1	3 876
Estates or trusts	339	20 298	311	20 986	18	12 004	9	40 182
Annuities	262	11 407	236	10 339	21	19 484	8	15 414
Other or Don't Know	196	13 016	183	13 711	8	4 074	5	8 446
Disability benefits	1 620	8 739	1 281	9 461	307	6 196	98	5 206
Workers' compensation	79	5 151	56	5 119	23	5 227	6	922
Company or union	507	9 015	407	9 031	95	9 091	15	5 642
Federal government	116	8 617	88	8 911	26	8 108	4	9 668
Military retirement	49	10 458	47	10 439	2	10 958	3	14 702
State or local government	224	8 252	192	8 874	17	5 463	24	6 695
Railroad retirement	21	11 780	18	13 181	3	3 972	–	19 200
Accident insurance	218	11 115	193	12 021	21	3 718	12	2 504
Black Lung	23	6 032	23	6 032	–	(B)	–	(B)
Temporary insurance	34	3 492	28	4 006	6	1 122	4	3 251
Other or Don't Know	392	7 356	273	8 676	113	4 360	30	4 264
Pensions	14 417	11 188	13 243	11 259	951	10 359	441	9 494
Company or union	8 836	8 378	8 189	8 451	532	7 472	277	6 516
Federal government	1 339	18 799	1 188	18 820	127	18 649	32	15 477
Military retirement	982	17 914	884	18 627	78	10 558	25	17 519
State or local government	2 659	12 246	2 432	12 282	191	11 575	67	12 667
Railroad retirement	220	11 724	206	11 760	14	11 216	10	15 183
Annuities	273	9 342	256	9 337	11	12 882	12	17 051
IRA, KEOGH, or 401(k)	363	10 690	340	10 956	7	1 682	15	8 702
Other or Don't Know	367	7 385	332	7 386	18	8 466	19	5 727
Interest	107 881	1 436	97 673	1 492	6 380	784	4 696	724
Dividends	29 700	2 112	27 755	2 144	1 031	1 398	627	1 171
Rents, royalties, estates or trusts	13 094	3 155	12 034	3 232	574	2 022	527	1 958
Education	7 692	3 539	6 234	3 482	992	2 942	571	2 593
Pell grant only	1 484	1 773	1 068	1 688	336	1 673	183	1 578
Other government only	1 172	3 853	937	4 086	172	2 895	82	3 153
Scholarships only	1 727	3 883	1 425	3 717	177	3 398	104	2 179
Other only	1 748	2 863	1 570	2 784	97	1 512	83	2 309
Combinations	1 561	5 358	1 233	5 196	210	5 295	118	4 342
Child support	5 190	3 335	4 261	3 531	788	2 321	377	2 879
Alimony	463	6 748	401	7 311	54	2 927	15	7 609
Financial assistance	1 893	4 963	1 478	4 924	235	3 031	142	3 723
Other income	1 717	4 177	1 467	4 169	159	5 056	113	3 381
Combinations of income types:								
Government transfer payments	57 359	8 035	48 400	8 342	7 299	6 300	4 344	5 717
Public assistance or SSI	9 321	4 064	5 895	3 977	2 891	4 059	1 628	4 430
Social Security or Railroad retirement	37 718	7 710	33 450	7 845	3 516	6 520	1 893	6 423
Company or union pension[2]	10 230	8 196	9 417	8 255	680	7 537	319	6 373
Military retirement[2]	1 159	16 493	1 035	17 172	102	10 191	29	16 687
Federal government retirement[2]	1 722	16 868	1 514	17 011	173	16 044	43	13 990
State or local retirement[2]	3 065	11 809	2 782	11 927	226	10 648	95	11 001
Property income[3]	111 295	2 389	100 687	2 490	6 654	1 175	4 950	1 116
Child support or alimony	5 515	3 705	4 544	3 956	827	2 403	388	3 095
Rents, royalties, estates, or trusts[3]	13 339	3 614	12 257	3 705	588	2 339	536	2 592
UNDER 65								
Total	156 991	25 519	131 579	26 536	18 562	18 462	14 689	16 993
Earnings	135 216	26 337	114 623	27 092	14 866	20 196	12 507	18 008
Wages and salary	128 674	26 151	108 662	26 932	14 523	20 002	12 045	18 074
Nonfarm self-employment	10 715	17 231	9 617	17 432	699	13 545	644	11 161
Farm self-employment	1 762	6 613	1 587	7 123	140	1 820	87	3 934
Unemployment compensation	6 954	2 712	5 945	2 735	742	2 750	737	2 659
State or local only	6 455	2 661	5 523	2 685	682	2 694	696	2 531
Combinations	499	3 380	422	3 382	61	3 370	41	4 842
Workers' compensation	2 029	5 324	1 720	5 272	213	6 576	198	4 053
State payments	854	4 815	740	4 715	77	6 556	85	3 904
Employment insurance	1 044	5 883	862	5 952	129	6 298	93	4 656
Own insurance	67	3 922	62	3 306	5	11 739	10	2 498
Other	64	4 463	56	4 327	2	11 596	10	1 210
Social Security	8 795	6 626	7 075	6 769	1 453	5 952	709	5 848

See footnotes at end of table.

Table 11. Source of Income in 1995—Number with Income and Mean Income of Specified Type in 1995 of Persons 15 Years Old and Over, by Age—Con.

[Numbers in thousands. Persons 15 years old and over as of March of the following year. For meaning of symbols, see text]

Source of income	All races		White		Black		Hispanic origin[1]	
	Number with income	Mean income (dollars)	Number with income	Mean income (dollars)	Number with income	Mean income (dollars)	Number with income	Mean income (dollars)
UNDER 65—Con.								
SSI (Supplemental Security Income)	3 499	4 472	2 332	4 368	1 023	4 722	461	4 333
Public assistance, total	4 907	3 707	2 912	3 683	1 720	3 526	1 005	4 364
AFDC only	3 710	3 989	2 169	4 045	1 325	3 636	784	4 687
Other assistance only	1 118	2 674	706	2 546	354	2 815	201	3 030
Both	80	5 081	36	4 184	41	6 084	21	5 088
Veterans' benefits	1 394	7 158	1 137	7 595	215	4 747	57	6 913
Disability only	859	5 654	708	6 032	125	3 290	33	5 630
Survivors only	95	5 943	69	6 721	24	3 644	6	6 214
Pension only	239	13 332	187	14 679	44	8 241	11	12 262
Education only	73	2 202	65	2 191	5	2 579	3	1 427
Other only	82	6 584	69	6 841	10	2 298	3	11 968
Combinations	47	14 462	40	13 776	7	18 139	2	2 930
Means-tested	208	7 852	142	8 988	59	5 181	7	6 282
Nonmeans-tested	1 186	7 036	995	7 396	156	4 583	51	7 000
Survivors benefits	899	13 806	811	14 013	61	13 857	24	19 710
Company or union	239	6 846	222	6 996	9	3 241	10	5 345
Federal government	82	8 250	73	8 530	3	5 000	1	5 964
Military retirement	54	8 391	37	7 736	15	11 070	–	(B)
State or local government	63	9 799	52	11 005	9	4 722	1	10 320
Railroad retirement	6	6 164	6	6 164	–	(B)	–	(B)
Workers' compensation	7	5 258	4	6 826	3	2 604	–	(B)
Black Lung	2	4 685	2	4 685	–	(B)	1	3 600
Estates or trusts	236	21 289	218	21 618	10	19 272	6	41 522
Annuities	103	18 488	97	15 913	5	64 576	3	35 217
Other or Don't Know	133	15 286	124	16 071	6	4 919	2	14 000
Disability benefits	1 387	8 567	1 093	9 301	269	6 005	91	5 233
Workers' compensation	72	5 308	49	5 347	23	5 227	6	922
Company or union	440	9 592	356	9 758	79	9 060	12	6 339
Federal government	89	8 100	72	8 404	16	7 449	4	9 499
Military retirement	35	8 724	33	8 604	2	10 958	3	14 702
State or local government	194	8 121	171	8 596	15	5 784	24	6 695
Railroad retirement	14	12 568	11	15 152	3	3 972	–	19 200
Accident insurance	197	9 843	172	10 679	21	3 718	12	2 504
Black Lung	–	(B)	–	(B)	–	(B)	–	(B)
Temporary insurance	25	3 520	19	4 290	6	1 122	4	3 251
Other or Don't Know	359	6 897	248	8 018	104	4 394	28	4 140
Pensions	4 441	14 768	3 985	15 070	376	12 270	163	12 333
Company or union	2 292	12 612	2 070	12 850	199	10 496	82	9 482
Federal government	387	20 515	341	20 605	38	20 319	12	18 182
Military retirement	672	17 394	597	18 079	58	10 851	19	18 756
State or local government	843	15 613	762	15 759	71	13 931	28	15 374
Railroad retirement	24	14 803	24	14 803	–	(B)	2	21 600
Annuities	94	8 717	85	8 871	6	9 620	6	4 528
IRA, KEOGH, or 401(k)	134	13 562	117	14 956	7	1 682	9	12 662
Other or Don't Know	141	6 225	125	6 063	9	9 696	10	5 088
Interest	87 186	1 038	78 087	1 078	5 591	585	4 260	657
Dividends	23 630	1 763	21 913	1 791	899	1 089	564	859
Rents, royalties, estates or trusts	9 846	3 063	8 969	3 160	442	1 822	463	2 012
Education	7 671	3 545	6 213	3 490	992	2 942	570	2 597
Pell grant only	1 482	1 774	1 066	1 690	336	1 673	183	1 578
Other government only	1 163	3 871	927	4 111	172	2 895	82	3 153
Scholarships only	1 720	3 894	1 418	3 729	177	3 398	103	2 195
Other only	1 745	2 865	1 567	2 787	97	1 512	83	2 309
Combinations	1 561	5 358	1 233	5 196	210	5 295	118	4 342
Child support	5 179	3 340	4 256	3 534	783	2 332	377	2 879
Alimony	392	7 069	338	7 722	48	3 032	14	7 089
Financial assistance	1 789	5 047	1 379	5 015	231	3 064	129	3 649
Other income	1 414	3 461	1 187	3 309	140	5 160	107	3 499
Combinations of income types:								
Government transfer payments	27 597	6 176	21 442	6 408	5 074	5 349	3 054	4 942
Public assistance or SSI	7 960	4 251	4 980	4 198	2 578	4 227	1 377	4 637
Social Security or Railroad retirement	8 831	6 664	7 108	6 816	1 456	5 947	712	5 903
Company or union pension[2]	2 909	11 951	2 592	12 199	283	10 021	101	8 948
Military retirement[2]	758	16 422	663	17 118	74	10 898	22	18 203
Federal government retirement[2]	558	16 735	485	16 994	56	15 917	16	15 503
State or local retirement[2]	1 093	14 049	978	14 369	94	11 813	53	11 350
Property income[3]	89 978	1 859	80 538	1 943	5 814	904	4 489	997
Child support or alimony	5 433	3 694	4 476	3 943	816	2 416	387	3 063
Rents, royalties, estates, or trusts[3]	10 008	3 515	9 117	3 626	449	2 237	469	2 538
15 to 24 Years								
Total	27 351	8 932	22 526	9 124	3 552	7 628	3 192	9 087
Earnings	23 520	8 838	19 840	8 945	2 688	7 942	2 702	9 428
Wages and salary	23 193	8 853	19 546	8 964	2 668	7 968	2 668	9 436
Nonfarm self-employment	660	3 679	590	3 660	44	1 995	62	4 842
Farm self-employment	163	687	141	777	16	155	18	364
Unemployment compensation	601	1 565	514	1 542	61	1 627	54	1 388
State or local only	549	1 623	463	1 605	61	1 627	48	1 516
Combinations	52	965	51	974	–	(B)	6	350
Workers' compensation	153	1 990	121	2 261	18	1 455	22	1 189
State payments	45	2 052	36	2 319	7	928	6	912
Employment insurance	102	1 889	78	2 161	11	1 765	15	1 304
Own insurance	6	3 548	6	3 548	–	(B)	–	(B)
Other	1	600	1	600	–	(B)	–	(B)
Social Security	932	4 412	706	4 423	186	4 199	101	3 861
SSI (Supplemental Security Income)	454	4 463	263	4 399	173	4 631	63	4 350
Public assistance, total	1 273	3 168	737	3 226	479	3 050	270	3 872
AFDC only	1 016	3 315	586	3 378	384	3 175	221	3 881
Other assistance only	234	2 525	138	2 653	86	2 298	42	3 978
Both	24	3 199	12	2 384	10	4 721	7	2 897
Veterans' benefits	49	2 324	37	2 519	7	2 195	2	1 079
Disability only	19	1 535	12	1 792	2	1 079	2	1 079
Survivors only	6	4 944	6	4 944	–	(B)	–	(B)
Pension only	–	(B)	–	(B)	–	(B)	–	(B)
Education only	14	2 048	9	1 721	5	2 579	–	(B)
Other only	10	2 515	10	2 515	–	(B)	–	(B)
Combinations	–	(B)	–	(B)	–	(B)	–	(B)
Means-tested	9	5 538	9	5 538	–	(B)	–	(B)
Nonmeans-tested	40	1 618	28	1 567	7	2 195	2	1 079

See footnotes at end of table.

Table 11. Source of Income in 1995—Number with Income and Mean Income of Specified Type in 1995 of Persons 15 Years Old and Over, by Age—Con.

[Numbers in thousands. Persons 15 years old and over as of March of the following year. For meaning of symbols, see text]

Source of income	All races		White		Black		Hispanic origin[1]	
	Number with income	Mean income (dollars)	Number with income	Mean income (dollars)	Number with income	Mean income (dollars)	Number with income	Mean income (dollars)
UNDER 65—Con.								
15 to 24 Years—Con.								
Survivors benefits	49	12 100	46	12 675	–	(B)	4	59 677
Company or union	2	5 022	2	5 022	–	(B)	1	6 960
Federal government	10	4 948	10	4 948	–	(B)	–	(B)
Military retirement	1	4 200	1	4 200	–	(B)	–	(B)
State or local government	6	535	4	786	–	(B)	–	(B)
Railroad retirement	2	1 900	2	1 900	–	(B)	–	(B)
Workers' compensation	–	(B)	–	(B)	–	(B)	–	(B)
Black Lung	–	(B)	–	(B)	–	(B)	–	(B)
Estates or trusts	19	16 251	18	16 588	–	(B)	3	80 000
Annuities	1	1 300	1	1 300	–	(B)	–	(B)
Other or Don't Know	7	29 526	7	29 526	–	(B)	–	(B)
Disability benefits	93	3 987	70	4 258	20	3 734	16	4 514
Workers' compensation	–	(B)	–	(B)	–	(B)	–	(B)
Company or union	–	(B)	–	(B)	–	(B)	–	(B)
Federal government	–	(B)	–	(B)	–	(B)	–	(B)
Military retirement	5	5 349	5	5 349	–	(B)	–	(B)
State or local government	23	1 613	18	1 918	1	1	3	8 400
Railroad retirement	–	(B)	–	(B)	–	(B)	–	(B)
Accident insurance	1	12 000	1	12 000	–	(B)	1	12 000
Black Lung	–	(B)	–	(B)	–	(B)	–	(B)
Temporary insurance	–	(B)	–	(B)	–	(B)	–	(B)
Other or Don't Know	65	4 619	46	4 933	19	3 860	13	3 038
Pensions	21	2 805	17	3 013	–	(B)	1	1 800
Company or union	8	1 389	5	1 071	–	(B)	–	(B)
Federal government	–	(B)	–	(B)	–	(B)	–	(B)
Military retirement	3	14 000	3	14 000	–	(B)	–	(B)
State or local government	10	911	10	911	–	(B)	1	1 800
Railroad retirement	–	(B)	–	(B)	–	(B)	–	(B)
Annuities	–	(B)	–	(B)	–	(B)	–	(B)
IRA, KEOGH, or 401(k)	–	(B)	–	(B)	–	(B)	–	(B)
Other or Don't Know	–	(B)	–	(B)	–	(B)	–	(B)
Interest	9 785	354	8 812	365	500	183	565	404
Dividends	1 388	760	1 297	740	23	387	41	668
Rents, royalties, estates or trusts	152	2 837	141	3 002	4	1	8	2 924
Education	3 861	3 659	3 058	3 647	559	3 308	352	2 438
Pell grant only	856	1 647	601	1 487	195	1 644	123	1 678
Other government only	496	3 412	399	3 511	77	3 120	45	1 447
Scholarships only	1 170	3 590	981	3 541	127	3 663	77	2 124
Other only	375	4 400	328	4 465	29	1 588	22	4 530
Combinations	965	5 369	750	5 231	132	5 916	85	3 808
Child support	597	1 959	444	2 016	122	1 836	51	1 655
Alimony	12	1 561	7	2 159	5	700	1	2 880
Financial assistance	723	4 588	592	4 145	64	4 192	43	3 511
Other income	201	1 419	146	1 295	22	1 768	14	1 337
Combinations of income types:								
Government transfer payments	4 410	3 310	3 124	3 230	1 061	3 511	635	3 300
Public assistance or SSI	1 691	3 583	986	3 583	631	3 589	326	4 054
Social Security or Railroad retirement	934	4 407	707	4 416	186	4 199	101	3 861
Company or union pension[2]	9	2 458	6	2 866	–	(B)	1	6 960
Military retirement[2]	9	7 788	9	7 788	–	(B)	–	(B)
Federal government retirement[2]	10	4 948	10	4 948	–	(B)	–	(B)
State or local retirement[2]	38	1 298	32	1 513	1	1	5	6 418
Property income[3]	10 133	520	9 143	536	502	199	582	887
Child support or alimony	605	1 962	447	2 034	127	1 792	52	1 678
Rents, royalties, estates, or trusts[3]	170	4 390	158	4 606	4	1	11	24 798
25 to 44 Years								
Total	79 704	27 255	66 112	28 329	9 913	20 418	8 309	19 077
Earnings	72 033	28 062	60 374	28 957	8 443	21 774	7 395	19 916
Wages and salary	68 655	27 958	57 306	28 894	8 261	21 588	7 126	20 069
Nonfarm self-employment	5 721	16 687	5 107	16 875	411	13 079	369	11 012
Farm self-employment	828	7 801	720	8 665	85	1 544	44	4 391
Unemployment compensation	4 126	2 690	3 506	2 741	463	2 710	500	2 608
State or local only	3 851	2 653	3 278	2 695	427	2 707	478	2 607
Combinations	274	3 213	229	3 394	36	2 754	22	2 613
Workers' compensation	1 202	4 842	1 016	4 739	130	6 051	129	3 903
State payments	514	4 709	440	4 722	43	5 477	57	3 310
Employment insurance	608	5 070	507	4 947	79	5 843	55	5 117
Own insurance	45	4 303	40	3 402	5	11 739	10	2 498
Other	35	3 537	28	3 134	2	11 596	7	1 262
Social Security	2 109	6 403	1 547	6 686	490	5 620	207	5 760
SSI (Supplemental Security Income)	1 536	4 495	1 038	4 372	443	4 885	202	4 518
Public assistance, total	2 970	4 024	1 766	3 973	1 048	3 797	585	4 603
AFDC only	2 325	4 234	1 359	4 294	837	3 764	482	4 904
Other assistance only	594	3 015	388	2 765	180	3 474	93	2 744
Both	51	6 155	20	5 591	32	6 506	10	7 486
Veterans' benefits	427	5 658	346	5 585	62	4 919	27	6 387
Disability only	281	5 443	232	5 680	35	2 234	15	3 821
Survivors only	16	7 298	10	9 350	6	3 613	3	9 719
Pension only	33	11 715	18	11 052	15	12 350	3	16 577
Education only	56	2 304	53	2 334	–	(B)	3	1 427
Other only	18	3 580	13	2 413	5	1 199	1	21 599
Combinations	22	8 228	21	8 003	1	11 760	2	2 930
Means-tested	39	5 868	21	6 992	16	3 831	2	2 041
Nonmeans-tested	388	5 636	325	5 493	46	5 300	25	6 799
Survivors benefits	289	17 419	259	17 203	21	21 735	7	20 517
Company or union	25	9 772	19	10 283	–	(B)	1	2 663
Federal government	12	3 079	9	2 386	3	5 000	–	(B)
Military retirement	11	8 203	3	175	8	11 226	–	(B)
State or local government	5	14 223	5	14 223	–	(B)	–	(B)
Railroad retirement	–	(B)	–	(B)	–	(B)	–	(B)
Workers' compensation	2	14 300	2	14 300	–	(B)	–	(B)
Black Lung	–	(B)	–	(B)	–	(B)	–	(B)
Estates or trusts	97	22 168	89	23 061	7	2 000	1	3 000
Annuities	60	25 226	56	20 752	3	99 999	3	35 217
Other or Don't Know	82	11 050	79	11 308	–	(B)	2	14 000
Disability benefits	495	7 778	363	8 033	119	7 322	28	4 837

See footnotes at end of table.

Table 11. Source of Income in 1995—Number with Income and Mean Income of Specified Type in 1995 of Persons 15 Years Old and Over, by Age—Con.

[Numbers in thousands. Persons 15 years old and over as of March of the following year. For meaning of symbols, see text]

Source of income	All races		White		Black		Hispanic origin[1]	
	Number with income	Mean income (dollars)	Number with income	Mean income (dollars)	Number with income	Mean income (dollars)	Number with income	Mean income (dollars)
UNDER 65—Con.								
25 to 44 Years—Con.								
Workers' compensation	45	4 986	26	4 903	20	5 094	4	600
Company or union	126	8 101	98	6 048	25	16 168	5	8 503
Federal government	26	8 384	19	9 399	8	5 880	–	(B)
Military retirement	6	6 566	6	6 566	–	(B)	–	(B)
State or local government	69	10 355	61	11 309	6	3 571	8	7 764
Railroad retirement	–	(B)	–	(B)	–	(B)	–	(B)
Accident insurance	66	6 360	56	6 726	8	3 898	4	721
Black Lung	–	(B)	–	(B)	–	(B)	–	(B)
Temporary insurance	16	1 900	14	2 082	2	880	2	880
Other or Don't Know	158	7 462	103	8 726	50	5 245	6	3 867
Pensions	543	7 947	456	7 847	61	8 340	30	6 872
Company or union	225	7 963	206	8 235	18	3 953	11	3 320
Federal government	14	25 149	11	17 873	3	55 000	–	(B)
Military retirement	105	10 702	65	11 052	28	9 143	5	12 930
State or local government	66	4 933	60	5 083	6	3 288	4	8 313
Railroad retirement	–	(B)	–	(B)	–	(B)	–	(B)
Annuities	17	3 531	14	3 729	–	(B)	1	6 000
IRA, KEOGH, or 401(k)	65	6 750	51	7 887	7	1 682	8	8 804
Other or Don't Know	52	4 348	50	4 130	–	(B)	1	1
Interest	44 609	671	39 421	690	3 254	476	2 537	477
Dividends	11 278	1 328	10 306	1 332	532	1 016	322	702
Rents, royalties, estates or trusts	4 154	2 216	3 770	2 217	187	609	251	2 129
Education	3 236	3 610	2 673	3 479	372	2 607	198	2 894
Pell grant only	579	1 918	424	1 942	139	1 740	55	1 445
Other government only	546	4 540	440	4 845	74	2 926	32	5 316
Scholarships only	481	4 724	375	4 268	48	2 835	24	2 348
Other only	1 094	2 591	995	2 426	47	1 712	55	1 637
Combinations	537	5 564	439	5 308	64	4 607	31	5 647
Child support	3 937	3 433	3 245	3 631	603	2 364	292	2 949
Alimony	148	5 271	126	5 707	20	2 913	8	4 948
Financial assistance	807	4 497	587	4 639	120	1 768	63	4 430
Other income	713	3 293	599	2 798	88	6 874	71	3 213
Combinations of income types:								
Government transfer payments	11 506	4 792	8 648	4 727	2 385	4 968	1 493	4 611
Public assistance or SSI	4 253	4 434	2 647	4 367	1 403	4 381	727	4 964
Social Security or Railroad retirement	2 109	6 403	1 547	6 686	490	5 620	207	5 760
Company or union pension[2]	374	8 169	321	7 741	43	11 124	17	4 868
Military retirement[2]	121	10 290	73	10 276	36	9 586	5	12 930
Federal government retirement[2]	52	11 646	39	10 262	13	15 622	–	(B)
State or local retirement[2]	137	8 175	123	8 716	11	3 433	13	7 957
Property income[3]	45 924	1 225	40 561	1 266	3 371	658	2 671	739
Child support or alimony	3 991	3 583	3 289	3 800	611	2 429	296	3 042
Rents, royalties, estates, or trusts[3]	4 222	2 689	3 830	2 719	193	656	252	2 133
45 to 64 Years								
Total	49 936	31 834	42 941	32 910	5 097	22 208	3 187	19 480
Earnings	39 664	33 581	34 408	34 285	3 734	25 449	2 410	21 774
Wages and salary	36 826	33 675	31 810	34 437	3 594	25 293	2 251	21 997
Nonfarm self-employment	4 334	20 014	3 920	20 232	244	16 407	212	13 276
Farm self-employment	771	6 593	726	6 826	39	3 101	25	5 638
Unemployment compensation	2 227	3 063	1 925	3 042	219	3 143	182	3 178
State or local only	2 054	2 953	1 782	2 947	194	3 000	169	2 604
Combinations	173	4 373	142	4 235	25	4 231	12	10 979
Workers' compensation	674	6 941	583	6 823	66	9 004	47	5 765
State payments	295	5 419	263	5 031	27	9 632	22	6 245
Employment insurance	335	8 575	276	8 870	38	8 558	23	5 806
Own insurance	16	2 985	16	2 985	–	(B)	–	(B)
Other	28	5 737	27	5 646	–	(B)	2	1 056
Social Security	5 755	7 066	4 823	7 139	776	6 582	401	6 397
SSI (Supplemental Security Income)	1 510	4 450	1 031	4 355	407	4 584	195	4 135
Public assistance, total	664	3 325	409	3 252	192	3 240	150	4 313
AFDC only	369	4 300	224	4 277	104	4 313	80	5 603
Other assistance only	291	2 097	181	1 994	88	1 975	65	2 827
Both	4	2 829	4	2 829	–	(B)	4	2 829
Veterans' benefits	918	8 113	754	8 766	147	4 799	28	7 798
Disability only	559	5 900	464	6 318	88	3 761	16	7 825
Survivors only	72	5 729	52	6 417	19	3 653	3	2 329
Pension only	205	13 594	168	15 069	30	6 191	8	10 755
Education only	4	1 199	4	1 199	–	(B)	–	(B)
Other only	54	8 367	47	8 938	5	3 253	1	1 487
Combinations	25	20 064	19	20 090	5	19 737	–	(B)
Means-tested	160	8 461	112	9 639	43	5 684	5	8 483
Nonmeans-tested	758	8 040	642	8 614	104	4 431	24	7 667
Survivors benefits	561	12 097	506	12 507	40	9 748	13	6 289
Company or union	211	6 518	200	6 699	9	3 241	8	5 440
Federal government	59	9 855	54	10 207	–	(B)	1	5 964
Military retirement	43	8 539	33	8 512	7	10 907	–	(B)
State or local government	51	10 466	43	11 613	9	4 722	1	10 320
Railroad retirement	4	8 137	4	8 137	–	(B)	–	(B)
Workers' compensation	5	1 777	2	900	3	2 604	–	(B)
Black Lung	2	4 685	2	4 685	–	(B)	1	3 600
Estates or trusts	119	21 396	110	21 292	4	50 000	2	8 000
Annuities	42	9 440	40	9 546	2	7 391	–	(B)
Other or Don't Know	44	20 954	38	23 631	6	4 919	–	(B)
Disability benefits	799	9 591	660	10 533	130	5 141	47	5 711
Workers' compensation	27	5 840	24	5 824	4	5 946	3	1 363
Company or union	314	10 190	258	11 160	54	5 717	6	4 602
Federal government	63	7 982	53	8 053	8	8 940	4	9 499
Military retirement	24	10 016	22	9 940	2	10 958	3	14 702
State or local government	102	8 071	92	8 138	8	7 749	12	5 526
Railroad retirement	14	12 568	11	15 152	3	3 972	–	19 200
Accident insurance	130	11 614	115	12 600	13	3 602	8	2 762
Black Lung	–	(B)	–	(B)	–	(B)	–	(B)
Temporary insurance	9	6 446	5	10 005	4	1 284	2	5 200
Other or Don't Know	135	7 330	100	8 713	35	3 460	9	5 793
Pensions	3 877	15 788	3 512	16 066	315	13 030	132	13 707
Company or union	2 059	13 166	1 859	13 391	181	11 142	71	10 406

See footnotes at end of table.

Table 11. Source of Income in 1995—Number with Income and Mean Income of Specified Type in 1995 of Persons 15 Years Old and Over, by Age—Con.

[Numbers in thousands. Persons 15 years old and over as of March of the following year. For meaning of symbols, see text]

Source of income	All races		White		Black		Hispanic origin[1]	
	Number with income	Mean income (dollars)	Number with income	Mean income (dollars)	Number with income	Mean income (dollars)	Number with income	Mean income (dollars)
UNDER 65—Con.								
45 to 64 Years—Con.								
Federal government	374	20 343	330	20 697	35	17 620	12	18 182
Military retirement	564	18 652	529	18 959	29	12 497	14	20 635
State or local government	767	16 719	692	16 902	65	14 832	22	17 672
Railroad retirement	24	14 803	24	14 803	-	(B)	2	21 600
Annuities	77	9 874	71	9 895	6	9 620	4	4 014
IRA, KEOGH, or 401(k)	69	19 996	66	20 345	-	(B)	1	34 000
Other or Don't Know	89	7 331	75	7 356	9	9 696	9	5 908
Interest	32 793	1 740	29 854	1 800	1 838	887	1 158	1 173
Dividends	10 964	2 337	10 311	2 381	344	1 247	201	1 151
Rents, royalties, estates or trusts	5 540	3 704	5 058	3 868	252	2 749	205	1 834
Education	573	2 405	482	2 553	61	1 623	20	2 457
Pell grant only	47	2 330	41	2 069	2	90	6	721
Other government only	121	2 740	89	3 165	21	1 972	5	4 712
Scholarships only	69	3 264	63	3 457	2	280	2	3 200
Other only	277	1 869	244	2 004	21	958	5	99
Combinations	59	3 287	45	3 506	14	2 577	2	6 500
Child support	645	4 053	567	4 165	58	3 042	34	4 109
Alimony	232	8 499	205	9 153	23	3 637	5	10 890
Financial assistance	259	8 044	200	8 692	47	4 836	23	1 764
Other income	499	4 523	443	4 661	30	2 558	22	5 834
Combinations of income types:								
Government transfer payments	11 682	8 621	9 670	8 938	1 628	7 104	927	6 599
Public assistance or SSI	2 016	4 426	1 347	4 319	545	4 566	324	4 489
Social Security or Railroad retirement	5 789	7 122	4 854	7 208	779	6 571	403	6 489
Company or union pension[2]	2 525	12 547	2 265	12 856	240	9 822	83	9 802
Military retirement[2]	628	17 729	581	18 128	38	12 125	17	19 610
Federal government retirement[2]	496	17 512	437	17 871	43	16 010	16	15 503
State or local retirement[2]	918	15 456	824	15 705	82	13 059	36	13 212
Property income[3]	33 921	3 118	30 835	3 250	1 940	1 514	1 236	1 605
Child support or alimony	837	5 474	739	5 733	77	3 339	39	5 042
Rents, royalties, estates, or trusts[3]	5 616	4 109	5 128	4 273	252	3 484	207	1 901
65 YEARS AND OVER								
Total	31 081	17 604	28 051	18 065	2 385	12 360	1 366	10 876
Earnings	4 960	19 612	4 494	19 816	340	15 806	179	14 237
Wages and salary	4 181	19 304	3 769	19 593	296	15 493	155	12 964
Nonfarm self-employment	886	17 342	821	17 079	52	15 038	30	18 079
Farm self-employment	207	5 720	199	5 913	2	2	3	1 244
Unemployment compensation	110	3 668	98	3 824	13	2 472	4	2 181
State or local only	105	3 727	92	3 899	13	2 472	4	2 181
Combinations	5	2 450	5	2 450	-	(B)	-	(B)
Workers' compensation	77	8 028	68	8 072	9	7 706	3	4 654
State payments	25	8 693	25	8 693	-	(B)	2	6 600
Employment insurance	43	8 511	34	8 735	9	7 706	1	2 000
Own insurance	6	2 953	6	2 953	-	(B)	-	(B)
Other	3	6 245	3	6 245	-	(B)	-	(B)
Social Security	28 739	7 972	26 200	8 065	2 054	6 846	1 173	6 690
SSI (Supplemental Security Income)	1 308	2 982	882	2 775	295	2 717	248	3 244
Public assistance, total	81	1 706	51	1 662	26	1 321	7	3 515
AFDC only	17	3 617	8	2 710	7	3 060	4	3 300
Other assistance only	64	1 206	44	1 479	19	670	4	3 725
Both	-	(B)	-	(B)	-	(B)	-	(B)
Veterans' benefits	1 155	5 369	1 045	5 589	101	2 933	23	2 345
Disability only	563	4 063	515	4 128	44	3 389	16	2 389
Survivors only	236	5 774	206	5 999	25	2 919	4	1 944
Pension only	262	7 781	239	8 267	23	2 730	2	2 828
Education only	-	(B)	-	(B)	-	(B)	-	(B)
Other only	72	4 356	65	4 750	8	1 092	-	(B)
Combinations	22	9 076	20	9 683	2	2 399	-	(B)
Means-tested	236	3 576	209	3 659	26	2 955	11	2 412
Nonmeans-tested	920	5 829	836	6 071	75	2 925	12	2 285
Survivors benefits	1 603	7 354	1 449	7 437	124	5 134	45	6 756
Company or union	831	4 347	768	4 301	54	4 558	21	4 322
Federal government	205	10 708	181	10 969	21	8 744	6	10 094
Military retirement	80	7 122	72	7 294	7	3 961	1	3 360
State or local government	143	8 098	130	7 960	9	6 225	4	4 362
Railroad retirement	67	8 416	61	8 456	5	7 649	2	6 681
Workers' compensation	2	4 500	2	4 500	-	(B)	-	(B)
Black Lung	41	5 020	37	5 152	3	4 800	1	4 200
Estates or trusts	104	18 042	93	19 494	8	2 234	3	37 000
Annuities	159	6 825	139	6 434	15	3 211	4	969
Other or Don't Know	63	8 217	59	8 745	1	460	3	5 107
Disability benefits	233	9 768	188	10 387	37	7 577	6	4 829
Workers' compensation	7	3 444	7	3 444	-	(B)	-	(B)
Company or union	67	5 233	51	3 972	16	9 243	3	3 258
Federal government	27	10 344	17	11 063	10	9 133	1	10 800
Military retirement	14	14 715	14	14 715	-	(B)	-	(B)
State or local government	30	9 105	21	11 182	2	3 288	-	(B)
Railroad retirement	7	10 262	7	10 262	-	(B)	-	(B)
Accident insurance	22	22 672	22	22 672	-	(B)	-	(B)
Black Lung	23	6 032	23	6 032	-	(B)	-	(B)
Temporary insurance	9	3 415	9	3 415	-	(B)	-	(B)
Other or Don't Know	33	12 285	24	15 418	9	3 963	3	5 607
Pensions	9 977	9 595	9 259	9 619	575	9 108	278	7 826
Company or union	6 543	6 895	6 119	6 963	333	5 669	195	5 267
Federal government	951	18 100	847	18 101	90	17 947	20	13 935
Military retirement	310	19 042	287	19 765	20	9 729	6	13 594
State or local government	1 816	10 685	1 670	10 695	121	10 193	39	10 753
Railroad retirement	196	11 347	182	11 358	14	11 216	7	13 141
Annuities	178	9 671	171	9 570	5	16 621	6	27 986
IRA, KEOGH, or 401(k)	230	9 020	223	8 860	-	(B)	6	2 188
Other or Don't Know	225	8 112	207	8 185	9	7 200	9	6 467
Interest	20 695	3 114	19 586	3 144	789	2 191	436	1 384
Dividends	6 070	3 471	5 841	3 472	131	3 515	63	3 956
Rents, royalties, estates or trusts	3 248	3 434	3 066	3 443	132	2 691	63	1 566
Education	21	1 382	21	1 382	-	(B)	1	527
Pell grant only	2	746	2	746	-	(B)	-	(B)

See footnotes at end of table.

Table 11. Source of Income in 1995—Number with Income and Mean Income of Specified Type in 1995 of Persons 15 Years Old and Over, by Age—Con.

[Numbers in thousands. Persons 15 years old and over as of March of the following year. For meaning of symbols, see text]

Source of income	All races		White		Black		Hispanic origin[1]	
	Number with income	Mean income (dollars)	Number with income	Mean income (dollars)	Number with income	Mean income (dollars)	Number with income	Mean income (dollars)
65 YEARS AND OVER—Con.								
Other government only	9	1 535	9	1 535	–	(B)	–	(B)
Scholarships only	7	1 337	7	1 337	–	(B)	1	527
Other only	3	1 500	3	1 500	–	(B)	–	(B)
Combinations	–	(B)	–	(B)	–	(B)	–	(B)
Child support	11	915	5	1 008	5	829	–	(B)
Alimony	71	4 975	63	5 112	6	2 112	1	14 172
Financial assistance	105	3 529	99	3 656	5	1 380	13	4 469
Other income	304	7 508	279	7 821	19	4 303	7	1 482
Combinations of income types:								
Government transfer payments	29 762	9 760	26 958	9 880	2 225	8 471	1 289	7 554
Public assistance or SSI	1 360	2 971	915	2 770	312	2 677	252	3 299
Social Security or Railroad retirement	28 887	8 030	26 342	8 122	2 060	6 924	1 181	6 736
Company or union pension[2]	7 321	6 704	6 824	6 757	397	5 765	218	5 180
Military retirement[2]	402	16 627	371	17 268	27	8 265	7	11 989
Federal government retirement[2]	1 163	16 932	1 028	17 020	117	16 105	27	13 062
State or local retirement[2]	1 972	10 567	1 804	10 602	131	9 815	42	10 560
Property income[3]	21 317	4 623	20 149	4 676	841	3 049	462	2 274
Child support or alimony	81	4 448	68	4 806	12	1 507	1	14 172
Rents, royalties, estates, or trusts[3]	3 331	3 910	3 140	3 936	140	2 666	66	2 977

[1] Persons of Hispanic origin may be of any race.
[2] Includes payments reported as survivor, disability, or retirement benefits.
[3] Includes estates and trusts reported as survivor benefits.

Table 12. Income Distribution Measures by Definition of Income: 1995

(Numbers in thousands. Households as of March of the following year. For meaning of symbols, see text)

Characteristic	Money income—			Before taxes			After taxes		
	Excluding capital gains (current official measure)	Definition 1 less taxes plus capital gains (losses)		Money income—		Definition 3 plus health insurance supplements to wage or salary income	Definition 4 less Social Security payroll taxes	Definition 5 less Federal income taxes	Definition 6 plus Earned Income Tax Credit
		Without EITC	With EITC	Definition 1 less government transfers	Definition 2 plus capital gains (losses)				
	1	1a	1b	2	3	4	5	6	7
ALL HOUSEHOLDS									
Total	99 627	99 627	99 627	99 627	99 627	99 627	99 627	99 627	99 627
Recipiency Status									
With income as defined	99 032	99 032	99 032	93 004	93 009	93 009	93 009	93 014	93 014
With addition or deduction	(X)	(X)	(X)	42 392	15 918	54 312	75 096	73 158	14 860
Mean addition or deduction ...dollars..	(X)	(X)	(X)	8 879	8 512	3 897	3 193	7 719	1 250
Standard error ...dollars..	(X)	(X)	(X)	51	308	14	13	99	12
Mean total income ...dollars..	(X)	(X)	(X)	23 715	85 353	64 598	51 682	47 964	20 696
Standard error ...dollars..	(X)	(X)	(X)	269	1 309	419	343	252	232
Income Levels									
Percent	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Under $5,000	3.7	3.9	3.7	16.5	16.5	16.4	16.7	16.8	16.4
$5,000 to $9,999	8.6	9.3	8.8	6.4	6.3	6.1	6.5	6.9	6.6
$10,000 to $14,999	8.7	10.1	9.6	6.5	6.4	6.0	6.5	7.0	6.7
$15,000 to $19,999	8.3	9.9	10.4	6.5	6.5	6.1	6.5	7.2	7.6
$20,000 to $24,999	7.6	9.4	9.7	6.5	6.6	6.1	6.4	7.3	7.5
$25,000 to $29,999	7.4	9.0	9.1	6.2	6.2	5.9	6.3	7.1	7.3
$30,000 to $34,999	6.8	7.9	8.0	6.0	6.1	5.8	5.9	6.5	6.5
$35,000 to $39,999	6.3	7.2	7.3	5.6	5.5	5.3	5.5	5.9	5.9
$40,000 to $44,999	5.6	6.2	6.2	5.1	5.1	4.9	5.0	5.3	5.3
$45,000 to $49,999	5.0	4.8	4.8	4.5	4.4	4.4	4.5	4.8	4.9
$50,000 to $59,999	8.3	8.0	8.1	7.8	7.7	8.0	7.7	7.8	7.8
$60,000 to $74,999	8.8	6.7	6.7	8.2	8.2	8.6	8.1	7.8	7.8
$75,000 to $99,999	7.7	4.3	4.3	7.3	7.4	8.3	7.4	5.3	5.3
$100,000 and over	7.1	3.4	3.4	6.8	7.1	8.1	6.9	4.4	4.4
Summary Measures									
Median ...dollars..	34 076	29 093	29 219	30 931	31 082	32 819	30 793	28 393	28 535
Standard error ...dollars..	197	135	134	166	171	215	193	173	170
Mean ...dollars..	44 938	36 729	36 915	41 160	42 520	44 644	42 238	36 569	36 756
Standard error ...dollars..	246	181	181	251	279	286	277	207	206
Gini ratio	.444	.418	.414	.503	.511	.509	.514	.490	.486
Standard error	.0039	.0039	.0039	.0038	.0040	.0039	.0040	.0039	.0039
Quintile Measures									
Lowest quintile:									
Upper limit ...dollars..	14 420	13 408	13 921	7 654	7 679	7 851	7 410	7 351	7 756
Percent of households	20.0	20.0	20.0	20.0	20.0	20.0	20.0	20.0	20.0
With type of addition or deduction	(X)	(X)	(X)	17 144	697	412	4 814	423	2 794
Mean amount ...dollars..	(X)	(X)	(X)	9 666	−110	1 386	314	443	546
Standard error ...dollars..	(X)	(X)	(X)	73	112	70	5	142	16
Second quintile:									
Upper limit ...dollars..	26 966	23 610	23 831	22 950	23 086	24 400	22 891	21 450	21 834
Percent of households	20.0	20.0	20.0	20.0	20.0	20.0	20.0	20.0	20.0
With type of addition or deduction	(X)	(X)	(X)	10 031	1 653	6 299	15 137	13 583	6 683
Mean amount ...dollars..	(X)	(X)	(X)	9 354	795	2 054	1 197	1 017	1 650
Standard error ...dollars..	(X)	(X)	(X)	102	89	22	8	9	18
Third quintile:									
Upper limit ...dollars..	42 012	35 288	35 397	39 659	39 940	42 235	39 619	36 021	36 127
Percent of households	20.0	20.0	20.0	20.0	20.0	20.0	20.0	20.0	20.0
With type of addition or deduction	(X)	(X)	(X)	6 685	2 489	13 412	17 691	19 353	3 799
Mean amount ...dollars..	(X)	(X)	(X)	7 806	1 258	2 807	2 292	2 528	1 057
Standard error ...dollars..	(X)	(X)	(X)	130	89	17	10	14	23
Fourth quintile:									
Upper limit ...dollars..	65 258	52 481	52 520	63 123	63 970	67 767	63 639	56 502	56 551
Percent of households	20.0	20.0	20.0	20.0	20.0	20.0	20.0	20.0	20.0
With type of addition or deduction	(X)	(X)	(X)	4 774	3 575	16 710	18 532	19 909	1 095
Mean amount ...dollars..	(X)	(X)	(X)	7 189	2 310	3 877	3 566	5 187	1 302
Standard error ...dollars..	(X)	(X)	(X)	165	98	20	14	23	46
Fifth quintile:									
Percent of households	20.0	20.0	20.0	20.0	20.0	20.0	20.0	20.0	20.0
With type of deduction	(X)	(X)	(X)	3 758	7 505	17 479	18 923	19 890	488
Mean amount ...dollars..	(X)	(X)	(X)	8 073	16 371	5 477	5 997	20 037	1 201
Standard error ...dollars..	(X)	(X)	(X)	196	623	28	30	327	66

Table 12. Income Distribution Measures by Definition of Income: 1995—Con.

(Numbers in thousands. Households as of March of the following year. For meaning of symbols, see text)

Characteristic	After taxes—con.								
							Definition 13 plus other means-tested government—		
	Definition 7 less State income taxes	Definition 8 plus nonmeans-tested government cash transfers	Definition 9 plus medicare	Definition 10 plus regular-price school lunches	Definition 11 plus means-tested government cash transfers	Definition 12 plus medicaid	Noncash transfers	Noncash transfers less medical programs	Definition 14 plus net imputed return on equity in own home
	8	9	10	11	12	13	14	14a	15
ALL HOUSEHOLDS									
Total	99 627	99 627	99 627	99 627	99 627	99 627	99 627	99 627	99 627
Recipiency Status									
With income as defined	93 022	97 510	97 629	97 646	99 041	99 041	99 224	99 224	99 419
With addition or deduction	64 827	37 786	23 259	12 663	8 306	10 207	15 750	30 101	65 139
Mean addition or deduction ... dollars	2 296	8 930	5 004	88	4 690	2 796	1 876	4 815	3 370
Standard error ... dollars	26	54	26	1	68	38	22	26	30
Mean total income ... dollars	44 052	31 024	34 655	57 171	19 596	31 942	21 925	15 056	50 829
Standard error ... dollars	245	232	298	655	403	454	206	342	256
Income Levels									
Percent	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Under $5,000	16.4	6.0	5.8	5.8	3.6	3.6	2.7	2.7	2.2
$5,000 to $9,999	6.7	7.6	6.4	6.4	7.4	7.1	6.4	7.8	5.6
$10,000 to $14,999	6.9	8.6	7.1	7.1	7.4	7.2	7.6	9.9	7.3
$15,000 to $19,999	7.8	9.1	8.9	8.9	9.1	8.9	9.3	9.6	8.6
$20,000 to $24,999	7.9	8.8	9.0	9.0	9.1	9.2	9.4	9.2	9.1
$25,000 to $29,999	7.5	8.6	8.7	8.7	8.7	8.9	9.1	8.8	8.7
$30,000 to $34,999	6.7	7.6	8.1	8.1	8.2	8.2	8.3	7.7	8.1
$35,000 to $39,999	6.1	6.9	7.4	7.4	7.6	7.7	7.8	7.1	7.8
$40,000 to $44,999	5.4	6.1	6.5	6.5	6.5	6.6	6.6	6.2	6.9
$45,000 to $49,999	4.8	5.3	5.7	5.7	5.7	5.8	5.8	5.3	6.1
$50,000 to $59,999	7.9	8.5	8.8	8.8	8.9	9.0	9.0	8.6	9.4
$60,000 to $74,999	7.3	7.9	8.2	8.2	8.2	8.3	8.3	7.9	9.1
$75,000 to $99,999	4.7	5.1	5.3	5.3	5.4	5.4	5.4	5.2	6.4
$100,000 and over	3.8	4.0	4.1	4.1	4.1	4.1	4.1	4.0	4.8
Summary Measures									
Median ... dollars	27 772	30 892	32 549	32 563	32 761	33 149	33 306	31 280	35 259
Standard error ... dollars	163	156	146	146	144	142	143	153	154
Mean ... dollars	35 262	38 649	39 817	39 828	40 219	40 506	40 802	39 347	43 006
Standard error ... dollars	192	188	188	188	187	187	186	187	190
Gini ratio	.481	.424	.412	.412	.404	.400	.394	.409	.388
Standard error	.0038	.0039	.0038	.0038	.0038	.0038	.0038	.0039	.0038
Quintile Measures									
Lowest quintile:									
Upper limit ... dollars	7 700	13 785	15 382	15 384	15 855	16 219	16 758	14 816	17 933
Percent of households	20.0	20.0	20.0	20.0	20.0	20.0	20.0	20.0	20.0
With type of addition or deduction	2 323	10 441	4 785	354	4 823	2 776	7 014	8 110	7 327
Mean amount ... dollars	98	6 802	2 015	81	4 161	1 222	2 244	2 705	1 885
Standard error ... dollars	8	47	28	3	62	28	34	26	66
Second quintile:									
Upper limit ... dollars	21 354	24 957	26 564	26 570	26 837	27 195	27 429	25 434	29 127
Percent of households	20.0	20.0	20.0	20.0	20.0	20.0	20.0	20.0	20.0
With type of addition or deduction	13 247	9 233	6 282	1 215	1 536	2 875	4 439	8 870	10 540
Mean amount ... dollars	389	9 588	4 630	81	4 994	2 703	1 721	5 099	2 448
Standard error ... dollars	5	86	26	2	169	46	41	41	48
Third quintile:									
Upper limit ... dollars	35 008	37 682	38 937	38 950	39 096	39 410	39 537	37 948	41 760
Percent of households	20.0	20.0	20.0	20.0	20.0	20.0	20.0	20.0	20.0
With type of addition or deduction	15 857	7 446	5 238	2 528	1 000	2 009	2 624	6 081	13 685
Mean amount ... dollars	1 014	9 584	6 259	85	5 268	3 620	1 447	5 965	2 725
Standard error ... dollars	8	116	49	1	259	85	49	59	45
Fourth quintile:									
Upper limit ... dollars	54 274	56 093	56 986	57 002	57 110	57 330	57 363	56 239	60 300
Percent of households	20.0	20.0	20.0	20.0	20.0	20.0	20.0	20.0	20.0
With type of addition or deduction	16 649	5 828	3 845	3 953	548	1 397	1 301	3 900	15 898
Mean amount ... dollars	1 960	9 517	6 486	90	6 382	4 015	1 421	5 912	3 150
Standard error ... dollars	12	160	61	1	382	131	75	80	50
Fifth quintile:									
Percent of households	20.0	20.0	20.0	20.0	20.0	20.0	20.0	20.0	20.0
With type of deduction	16 751	4 839	3 108	4 612	399	1 151	371	3 141	17 689
Mean amount ... dollars	5 657	10 553	6 412	89	6 142	3 908	1 393	5 872	5 231
Standard error ... dollars	87	255	72	1	484	172	133	87	82

Table 12. Income Distribution Measures by Definition of Income: 1995—Con.

(Numbers in thousands. Households as of March of the following year. For meaning of symbols, see text)

Characteristic	Money income—			Before taxes			After taxes		
	Excluding capital gains (current official measure)	Definition 1 less taxes plus capital gains (losses)		Money income—		Definition 3 plus health insurance supplements to wage or salary income	Definition 4 less Social Security payroll taxes	Definition 5 less Federal income taxes	Definition 6 plus Earned Income Tax Credit
		Without EITC	With EITC	Definition 1 less government transfers	Definition 2 plus capital gains (losses)				
	1	1a	1b	2	3	4	5	6	7
HOUSEHOLDS WITH FEMALE HOUSEHOLDER, NO HUSBAND PRESENT, WITH RELATED CHILDREN UNDER 18									
Total	8 751	8 751	8 751	8 751	8 751	8 751	8 751	8 751	8 751
Recipiency Status									
With income as defined	8 670	8 670	8 670	7 653	7 653	7 653	7 653	7 659	7 659
With addition or deduction	(X)	(X)	(X)	4 467	666	3 630	6 728	4 455	4 648
Mean addition or deduction ... dollars	(X)	(X)	(X)	6 188	5 590	3 327	1 683	3 241	1 622
Standard error ... dollars	(X)	(X)	(X)	117	1 254	42	27	258	20
Mean total income ... dollars	(X)	(X)	(X)	13 513	59 529	39 149	26 601	34 049	20 493
Standard error ... dollars	(X)	(X)	(X)	442	5 353	840	646	671	483
Income Levels									
Percent	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Under $5,000	10.8	11.5	10.3	27.2	27.2	27.0	27.9	27.9	25.9
$5,000 to $9,999	17.0	17.8	15.5	10.4	10.3	9.7	10.2	10.3	8.8
$10,000 to $14,999	14.8	16.5	14.7	11.1	11.1	10.2	10.7	11.0	10.5
$15,000 to $19,999	11.5	12.8	15.0	9.2	9.3	8.8	9.0	9.7	10.9
$20,000 to $24,999	9.0	9.8	11.3	8.6	8.3	7.9	8.1	9.1	9.8
$25,000 to $29,999	7.6	8.3	8.8	7.1	7.0	7.1	7.4	7.7	8.9
$30,000 to $34,999	6.6	7.0	7.2	6.2	6.4	6.5	6.4	6.7	6.7
$35,000 to $39,999	6.1	4.2	4.7	5.3	5.0	5.1	4.7	4.6	4.9
$40,000 to $44,999	3.7	3.7	3.9	3.5	3.7	3.8	4.0	3.4	3.6
$45,000 to $49,999	3.0	2.3	2.5	2.5	2.5	3.4	2.5	2.2	2.4
$50,000 to $59,999	4.2	2.9	3.0	3.7	3.5	3.9	3.8	3.6	3.7
$60,000 to $74,999	2.9	1.5	1.5	2.7	2.7	3.3	2.5	1.9	1.9
$75,000 to $99,999	1.5	1.0	1.0	1.3	1.6	1.9	1.7	1.1	1.1
$100,000 and over	1.3	.7	.7	1.2	1.2	1.3	1.1	.8	.8
Summary Measures									
Median ... dollars	17 936	16 600	18 039	15 584	15 651	16 783	15 693	15 400	17 191
Standard error ... dollars	409	303	287	395	393	456	431	395	367
Mean ... dollars	24 508	21 504	22 365	21 349	21 774	23 154	21 860	20 210	21 072
Standard error ... dollars	466	363	362	473	534	549	534	417	416
Gini ratio	.454	.433	.415	.525	.532	.532	.534	.516	.496
Standard error	.0134	.0134	.0132	.0129	.0135	.0133	.0135	.0127	.0127
Quintile Measures									
Lowest quintile:									
Upper limit ... dollars	14 420	13 408	13 921	7 654	7 679	7 851	7 410	7 351	7 756
Percent of households	41.3	40.6	37.3	33.0	33.1	32.7	33.1	32.7	30.7
With type of addition or deduction	(X)	(X)	(X)	2 413	21	38	1 271	25	744
Mean amount ... dollars	(X)	(X)	(X)	6 513	(B)	(B)	272	(B)	972
Standard error ... dollars	(X)	(X)	(X)	141	(B)	(B)	9	(B)	31
Second quintile:									
Upper limit ... dollars	26 966	23 610	23 831	22 950	23 086	24 400	22 891	21 450	21 834
Percent of households	24.8	24.9	27.1	30.1	30.5	30.0	29.5	29.0	29.4
With type of addition or deduction	(X)	(X)	(X)	1 080	86	1 045	2 389	1 202	2 224
Mean amount ... dollars	(X)	(X)	(X)	5 406	1 069	2 487	1 035	682	1 999
Standard error ... dollars	(X)	(X)	(X)	269	386	54	13	24	26
Third quintile:									
Upper limit ... dollars	42 012	35 288	35 397	39 659	39 940	42 235	39 619	36 021	36 127
Percent of households	18.9	18.5	18.9	21.7	21.2	21.7	21.5	21.5	22.7
With type of addition or deduction	(X)	(X)	(X)	607	209	1 374	1 757	1 785	1 209
Mean amount ... dollars	(X)	(X)	(X)	5 789	1 667	3 080	2 041	1 706	1 381
Standard error ... dollars	(X)	(X)	(X)	297	303	47	24	33	43
Fourth quintile:									
Upper limit ... dollars	65 258	52 481	52 520	63 123	63 970	67 767	63 639	56 502	56 551
Percent of households	10.6	10.9	11.5	10.6	10.8	11.2	11.5	12.0	12.3
With type of addition or deduction	(X)	(X)	(X)	246	185	844	936	1 034	378
Mean amount ... dollars	(X)	(X)	(X)	6 778	2 699	4 015	3 247	3 812	1 501
Standard error ... dollars	(X)	(X)	(X)	577	342	84	55	81	75
Fifth quintile:									
Percent of households	4.5	5.1	5.2	4.5	4.4	4.4	4.4	4.7	4.9
With type of deduction	(X)	(X)	(X)	121	165	328	376	408	93
Mean amount ... dollars	(X)	(X)	(X)	7 501	16 944	5 390	5 005	16 231	1 453
Standard error ... dollars	(X)	(X)	(X)	1 006	4 794	213	172	2 600	165

Table 12. **Income Distribution Measures by Definition of Income: 1995**—Con.

(Numbers in thousands. Households as of March of the following year. For meaning of symbols, see text)

Characteristic	After taxes—con.								
							Definition 13 plus other means-tested government—		
	Definition 7 less State income taxes	Definition 8 plus nonmeans-tested government cash transfers	Definition 9 plus medicare	Definition 10 plus regular-price school lunches	Definition 11 plus means-tested government cash transfers	Definition 12 plus medicaid	Noncash transfers	Noncash transfers less medical programs	Definition 14 plus net imputed return on equity in own home
	8	9	10	11	12	13	14	14a	15
HOUSEHOLDS WITH FEMALE HOUSEHOLDER, NO HUSBAND PRESENT, WITH RELATED CHILDREN UNDER 18									
Total	8 751	8 751	8 751	8 751	8 751	8 751	8 751	8 751	8 751
Recipiency Status									
With income as defined	7 660	7 944	7 954	7 966	8 675	8 675	8 739	8 739	8 742
With addition or deduction	4 188	2 361	531	1 828	2 964	2 476	5 294	2 709	3 139
Mean addition or deduction ... dollars	1 015	5 536	3 933	80	4 915	2 797	2 659	3 327	2 317
Standard error ... dollars	81	171	160	1	102	81	48	86	125
Mean total income ... dollars	30 900	24 111	34 364	37 830	14 355	25 399	19 893	12 885	36 398
Standard error ... dollars	625	639	1 724	1 037	398	799	386	980	683
Income Levels									
Percent	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Under $5,000	25.9	21.4	21.3	21.3	10.2	10.0	3.5	3.5	3.2
$5,000 to $9,999	9.0	10.0	9.8	9.9	15.0	13.6	10.9	11.2	10.5
$10,000 to $14,999	10.5	10.7	10.6	10.6	12.7	12.0	14.8	18.0	14.6
$15,000 to $19,999	11.3	11.8	11.8	11.8	13.6	13.0	15.8	16.0	15.4
$20,000 to $24,999	10.5	10.4	10.6	10.5	11.1	12.2	13.4	12.7	13.2
$25,000 to $29,999	8.6	8.7	8.4	8.4	8.8	9.1	10.6	10.0	10.5
$30,000 to $34,999	6.8	7.6	7.7	7.7	7.8	8.1	7.8	7.9	7.3
$35,000 to $39,999	4.8	4.9	5.0	5.1	5.7	5.9	6.5	5.6	7.3
$40,000 to $44,999	3.4	3.8	3.6	3.6	3.7	4.1	4.4	4.0	4.4
$45,000 to $49,999	2.6	3.0	3.3	3.3	3.4	3.4	3.4	3.0	3.5
$50,000 to $59,999	3.4	3.7	3.8	3.8	3.9	4.1	4.3	4.1	4.8
$60,000 to $74,999	1.7	2.0	2.1	2.1	2.1	2.3	2.3	2.1	2.6
$75,000 to $99,999	1.0	1.1	1.2	1.2	1.3	1.4	1.5	1.2	1.8
$100,000 and over	.7	.7	.7	.7	.7	.8	.8	.7	.8
Summary Measures									
Median ... dollars	17 086	18 306	18 527	18 539	19 400	20 569	21 786	20 529	22 360
Standard error ... dollars	357	342	337	336	312	329	285	299	300
Mean ... dollars	20 587	22 081	22 319	22 336	24 000	24 792	26 400	25 370	27 231
Standard error ... dollars	386	390	392	392	381	383	372	366	382
Gini ratio	.491	.470	.470	.470	.421	.413	.367	.370	.368
Standard error	.0125	.0125	.0125	.0125	.0130	.0128	.0129	.0131	.0129
Quintile Measures									
Lowest quintile:									
Upper limit ... dollars	7 700	13 785	15 382	15 384	15 855	16 219	16 758	14 816	17 933
Percent of households	30.6	39.3	42.7	42.7	40.5	38.8	35.6	31.8	37.4
With type of addition or deduction	154	874	143	177	2 104	876	2 686	648	559
Mean amount ... dollars	68	3 889	1 467	81	4 570	1 433	3 154	1 614	1 029
Standard error ... dollars	8	158	152	4	95	49	67	63	172
Second quintile:									
Upper limit ... dollars	21 354	24 957	26 564	26 570	26 837	27 195	27 429	25 434	29 127
Percent of households	29.1	25.0	24.2	24.1	25.8	26.5	28.4	30.4	28.1
With type of addition or deduction	1 292	557	99	433	485	830	1 572	1 135	764
Mean amount ... dollars	249	5 117	3 932	76	5 629	2 917	2 281	2 962	1 518
Standard error ... dollars	9	293	256	3	322	92	83	90	156
Third quintile:									
Upper limit ... dollars	35 008	37 682	38 937	38 950	39 096	39 410	39 537	37 948	41 760
Percent of households	22.9	19.2	17.6	17.6	17.8	18.2	18.8	20.8	18.1
With type of addition or deduction	1 502	483	113	580	229	428	659	529	843
Mean amount ... dollars	660	5 964	4 624	77	4 814	3 847	1 951	4 965	2 185
Standard error ... dollars	17	387	190	2	439	199	132	236	189
Fourth quintile:									
Upper limit ... dollars	54 274	56 093	56 986	57 002	57 110	57 330	57 363	56 239	60 300
Percent of households	12.5	11.4	10.6	10.6	10.8	11.4	11.9	11.8	11.3
With type of addition or deduction	894	291	94	401	89	220	308	245	650
Mean amount ... dollars	1 366	7 988	5 398	85	8 353	4 615	1 866	4 843	2 733
Standard error ... dollars	44	575	376	3	1 102	388	216	415	255
Fifth quintile:									
Percent of households	4.9	5.0	4.9	4.9	5.1	5.2	5.3	5.2	5.1
With type of deduction	346	157	82	236	57	123	69	152	323
Mean amount ... dollars	4 925	10 337	5 587	86	(B)	4 800	(B)	5 224	5 939
Standard error ... dollars	900	1 207	444	4	(B)	832	(B)	521	787

Table 12. Income Distribution Measures by Definition of Income: 1995—Con.

(Numbers in thousands. Households as of March of the following year. For meaning of symbols, see text)

Characteristic	Money income—			Before taxes			After taxes		
	Excluding capital gains (current official measure)	Definition 1 less taxes plus capital gains (losses)		Money income—		Definition 3 plus health insurance supplements to wage or salary income	Definition 4 less Social Security payroll taxes	Definition 5 less Federal income taxes	Definition 6 plus Earned Income Tax Credit
		Without EITC	With EITC	Definition 1 less government transfers	Definition 2 plus capital gains (losses)				
	1	1a	1b	2	3	4	5	6	7
HOUSEHOLDS WITH MEMBERS 65 YEARS OLD AND OVER									
Total	23 732	23 732	23 732	23 732	23 732	23 732	23 732	23 732	23 732
Recipiency Status									
With income as defined	23 592	23 592	23 592	20 124	20 124	20 124	20 124	20 124	20 124
With addition or deduction	(X)	(X)	(X)	22 374	3 572	4 251	7 673	10 500	1 013
Mean addition or deduction ... dollars	(X)	(X)	(X)	11 414	6 168	3 100	2 225	6 116	762
Standard error ... dollars	(X)	(X)	(X)	64	483	50	41	224	41
Mean total income ... dollars	(X)	(X)	(X)	18 631	54 360	57 737	42 439	36 990	20 747
Standard error ... dollars	(X)	(X)	(X)	347	2 051	1 446	1 036	584	884
Income Levels									
Percent	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Under $5,000	3.3	3.3	3.3	40.7	40.7	40.5	40.9	40.9	40.8
$5,000 to $9,999	16.7	16.7	16.7	12.6	12.6	12.5	12.6	13.2	13.3
$10,000 to $14,999	16.0	16.6	16.6	8.9	8.7	8.6	8.7	9.1	9.1
$15,000 to $19,999	13.0	13.4	13.4	7.0	6.9	6.7	6.9	7.5	7.5
$20,000 to $24,999	9.5	10.2	10.2	5.6	5.6	5.6	5.6	6.1	6.2
$25,000 to $29,999	8.1	8.8	8.8	4.1	4.0	4.0	4.1	4.0	4.1
$30,000 to $34,999	6.1	6.7	6.7	3.3	3.3	3.3	3.4	3.8	3.8
$35,000 to $39,999	4.9	5.4	5.4	3.0	3.0	3.0	2.9	2.7	2.7
$40,000 to $44,999	3.9	3.8	3.8	2.2	2.1	2.2	2.1	2.0	2.0
$45,000 to $49,999	2.8	2.6	2.7	1.8	1.8	1.9	1.9	1.7	1.7
$50,000 to $59,999	4.4	4.3	4.3	2.8	2.7	2.8	2.6	2.6	2.6
$60,000 to $74,999	4.1	3.3	3.3	2.6	2.8	2.8	2.7	2.4	2.4
$75,000 to $99,999	3.3	2.7	2.7	2.5	2.6	2.8	2.6	2.0	2.0
$100,000 and over	3.9	2.1	2.1	2.9	3.1	3.3	3.0	2.0	2.0
Summary Measures									
Median ... dollars	20 503	19 959	19 994	8 427	8 447	8 552	8 348	8 231	8 277
Standard error ... dollars	236	204	206	226	231	231	226	207	207
Mean ... dollars	30 934	27 745	27 777	20 173	21 101	21 656	20 937	18 231	18 264
Standard error ... dollars	369	287	287	365	408	416	404	307	307
Gini ratio	.470	.436	.435	.655	.664	.665	.664	.639	.639
Standard error	.0087	.0084	.0084	.0088	.0091	.0090	.0091	.0088	.0087
Quintile Measures									
Lowest quintile:									
Upper limit ... dollars	14 420	13 408	13 921	7 654	7 679	7 851	7 410	7 351	7 756
Percent of households	34.0	31.5	32.9	48.5	48.5	48.7	47.9	47.8	48.8
With type of addition or deduction	(X)	(X)	(X)	11 213	514	100	1 011	59	293
Mean amount ... dollars	(X)	(X)	(X)	10 747	90	1 355	290	(B)	316
Standard error ... dollars	(X)	(X)	(X)	84	128	152	11	(B)	36
Second quintile:									
Upper limit ... dollars	26 966	23 610	23 831	22 950	23 086	24 400	22 891	21 450	21 834
Percent of households	28.0	26.4	25.3	24.3	24.2	24.8	24.5	24.8	24.2
With type of addition or deduction	(X)	(X)	(X)	5 478	838	842	2 255	4 032	365
Mean amount ... dollars	(X)	(X)	(X)	12 286	1 196	1 861	971	854	870
Standard error ... dollars	(X)	(X)	(X)	126	104	59	21	16	73
Third quintile:									
Upper limit ... dollars	42 012	35 288	35 397	39 659	39 940	42 235	39 619	36 021	36 127
Percent of households	17.4	18.2	18.0	12.2	12.2	11.8	12.5	12.7	12.2
With type of addition or deduction	(X)	(X)	(X)	2 649	757	1 186	1 757	2 942	191
Mean amount ... dollars	(X)	(X)	(X)	11 657	2 032	2 411	1 916	2 893	880
Standard error ... dollars	(X)	(X)	(X)	206	173	55	39	40	98
Fourth quintile:									
Upper limit ... dollars	65 258	52 481	52 520	63 123	63 970	67 767	63 639	56 502	56 551
Percent of households	11.0	12.7	12.6	7.7	7.5	7.4	7.5	7.5	7.5
With type of addition or deduction	(X)	(X)	(X)	1 622	549	1 010	1 270	1 757	120
Mean amount ... dollars	(X)	(X)	(X)	11 547	3 524	3 171	2 965	6 226	1 190
Standard error ... dollars	(X)	(X)	(X)	258	266	80	64	101	140
Fifth quintile:									
Percent of households	9.6	11.2	11.2	7.2	7.6	7.3	7.6	7.2	7.2
With type of deduction	(X)	(X)	(X)	1 412	913	1 113	1 381	1 710	45
Mean amount ... dollars	(X)	(X)	(X)	12 728	19 171	4 863	5 403	24 155	(B)
Standard error ... dollars	(X)	(X)	(X)	319	1 713	125	134	1 153	(B)

Table 12. Income Distribution Measures by Definition of Income: 1995—Con.

(Numbers in thousands. Households as of March of the following year. For meaning of symbols, see text)

Characteristic	After taxes—con.								
	Definition 7 less State income taxes	Definition 8 plus nonmeans-tested government cash transfers	Definition 9 plus medicare	Definition 10 plus regular-price school lunches	Definition 11 plus means-tested government cash transfers	Definition 12 plus medicaid	Definition 13 plus other means-tested government—		Definition 14 plus net imputed return on equity in own home
							Noncash transfers	Noncash transfers less medical programs	
	8	9	10	11	12	13	14	14a	15
HOUSEHOLDS WITH MEMBERS 65 YEARS OLD AND OVER									
Total	23 732	23 732	23 732	23 732	23 732	23 732	23 732	23 732	23 732
Recipiency Status									
With income as defined	20 126	23 426	23 501	23 504	23 596	23 596	23 626	23 626	23 701
With addition or deduction	10 540	22 030	20 707	459	1 838	2 354	2 617	20 748	18 737
Mean addition or deduction ..... dollars	1 559	11 268	5 063	79	3 894	2 140	1 491	5 296	4 636
Standard error ..... dollars	50	64	27	2	133	62	34	29	58
Mean total income ..... dollars	30 749	27 582	34 904	67 312	22 190	32 571	18 819	14 762	40 487
Standard error ..... dollars	507	286	313	3 685	824	913	553	409	376
Income Levels									
Percent	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Under $5,000	40.9	5.3	5.0	5.0	3.3	3.3	2.9	2.9	1.8
$5,000 to $9,999	13.4	15.5	11.1	11.1	11.9	11.7	10.9	15.4	8.1
$10,000 to $14,999	9.3	16.3	10.0	10.0	10.2	10.2	10.7	17.9	10.1
$15,000 to $19,999	7.6	13.2	12.2	12.2	12.4	12.3	12.9	13.5	11.1
$20,000 to $24,999	6.2	9.7	10.6	10.6	10.6	10.5	10.5	9.9	10.5
$25,000 to $29,999	4.4	8.6	9.0	9.0	9.1	9.2	9.2	8.7	9.0
$30,000 to $34,999	3.6	6.5	8.6	8.6	8.8	8.6	8.6	6.6	8.2
$35,000 to $39,999	2.7	5.2	7.2	7.2	7.4	7.5	7.5	5.3	7.9
$40,000 to $44,999	1.8	4.1	5.3	5.3	5.3	5.5	5.5	4.1	6.8
$45,000 to $49,999	1.6	2.6	4.2	4.2	4.2	4.2	4.3	2.7	5.6
$50,000 to $59,999	2.7	4.3	5.5	5.5	5.6	5.6	5.6	4.4	6.7
$60,000 to $74,999	2.2	3.5	4.8	4.8	4.8	4.9	4.9	3.5	6.0
$75,000 to $99,999	1.8	3.0	3.7	3.7	3.7	3.7	3.7	3.0	4.6
$100,000 and over	1.8	2.3	2.7	2.7	2.7	2.8	2.8	2.3	3.5
Summary Measures									
Median ..... dollars	8 214	19 897	25 556	25 556	25 828	26 035	26 106	20 205	29 611
Standard error ..... dollars	203	205	262	262	258	251	251	232	276
Mean ..... dollars	17 571	28 031	32 448	32 450	32 752	32 964	33 128	28 498	36 789
Standard error ..... dollars	288	295	305	305	304	305	304	294	319
Gini ratio	.633	.448	.420	.420	.414	.413	.409	.435	.393
Standard error	.0086	.0084	.0080	.0080	.0080	.0080	.0080	.0084	.0078
Quintile Measures									
Lowest quintile:									
Upper limit ..... dollars	7 700	13 785	15 382	15 384	15 855	16 219	16 758	14 816	17 933
Percent of households	48.8	33.2	27.0	27.0	27.5	27.9	28.8	35.4	26.4
With type of addition or deduction	1 324	7 197	4 012	34	1 005	788	1 645	6 019	3 633
Mean amount ..... dollars	80	7 656	2 005	(B)	3 012	689	1 622	2 927	2 392
Standard error ..... dollars	3	49	28	(B)	115	29	40	30	86
Second quintile:									
Upper limit ..... dollars	21 354	24 957	26 564	26 570	26 837	27 195	27 429	25 434	29 127
Percent of households	24.2	26.6	24.7	24.7	24.3	24.2	23.8	24.8	23.0
With type of addition or deduction	3 964	6 051	5 718	28	314	516	496	5 736	4 252
Mean amount ..... dollars	336	11 896	4 637	(B)	4 254	1 955	1 223	5 927	3 483
Standard error ..... dollars	7	84	27	(B)	311	57	71	45	68
Third quintile:									
Upper limit ..... dollars	35 008	37 682	38 937	38 950	39 096	39 410	39 537	37 948	41 760
Percent of households	12.4	18.1	20.8	20.8	20.8	20.5	20.1	17.8	20.1
With type of addition or deduction	2 351	4 058	4 772	53	245	400	236	4 087	4 206
Mean amount ..... dollars	1 105	12 964	6 325	(B)	5 794	2 844	1 375	6 517	4 389
Standard error ..... dollars	23	131	51	(B)	590	114	145	62	80
Fourth quintile:									
Upper limit ..... dollars	54 274	56 093	56 986	57 002	57 110	57 330	57 363	56 239	60 300
Percent of households	7.4	12.0	15.0	15.0	14.9	14.9	14.8	11.8	16.6
With type of addition or deduction	1 446	2 618	3 432	118	134	325	157	2 662	3 561
Mean amount ..... dollars	2 068	14 116	6 517	76	5 011	3 660	1 261	6 464	5 447
Standard error ..... dollars	46	230	66	4	498	212	151	83	120
Fifth quintile:									
Percent of households	7.2	10.2	12.5	12.5	12.5	12.6	12.6	10.2	13.9
With type of deduction	1 456	2 106	2 772	226	139	325	82	2 243	3 085
Mean amount ..... dollars	6 459	14 993	6 397	83	5 021	3 565	1 276	6 426	8 267
Standard error ..... dollars	287	379	75	4	603	238	242	92	239

Appendix A.
Definitions and Explanations

FAMILY

The term "family" refers to a group of two or more persons related by birth, marriage, or adoption who reside together; all such persons are considered as members of one family. For example, if the son of the person who maintains the household and the son's wife are members of the household, they are treated as members of the parent's family. Every family must include a reference person (see definition of householder for primary families). Two or more people living in the same household who are related to one another, but are not related to the householder, form an "unrelated subfamily." Beginning with the 1980 Current Population Survey (CPS), unrelated subfamilies were excluded from the count of families and unrelated subfamily members were excluded from the count of family members.

FAMILY HOUSEHOLDS

Family households are households maintained by a family (as defined above). Members of family households include any unrelated persons (unrelated subfamily members and/or secondary individuals) who may be residing there. The number of family households will not equal the number of families since families living in group quarters are included in the count of families. In addition, the count of family household members differs from the count of family members in that the family household members include all persons living in the household; whereas, family members include only householders and their relatives. (See the definition of family.)

GINI RATIO

The Gini ratio (or index of income concentration) is a statistical measure of income equality ranging from 0 to 1. A measure of 1 indicates perfect inequality; i.e., one person has all the income and the rest have none. A measure of 0 indicates perfect equality; i.e., all persons having equal shares of income. All Gini ratios appearing in this report were computed using grouped data. For a more detailed discussion, see Current Population Reports, Series P-60, No. 123.

HOUSEHOLDER

A householder is the person (or one of the persons) in whose name the home is owned or rented. If the house is owned jointly by a married couple, either the husband or the wife may be listed first, thereby becoming the reference person, or householder, to whom the relationship of the other household members is recorded. One person in each household is designated as the "householder." The number of householders, therefore, is equal to the number of households.

HOUSEHOLDS

Households consist of all persons who occupy a housing unit. A house, an apartment or other group of rooms, or a single room is regarded as a housing unit when it is occupied or intended for occupancy as separate living quarters: the occupants do not live and eat with any other persons in the structure and there is direct access from the outside or through a common hall.

A household includes the related family members and all the unrelated persons, if any, such as lodgers, foster children, wards, or employees who share the housing unit. A person living alone in a housing unit or a group of unrelated persons sharing a housing unit as partners is also counted as a household. The count of households excludes group quarters.

INCOME

Official Definition of Income

For each person in the CPS sample 15 years old and over, questions were asked on the amount of money income received in the preceding calendar year from each of the following sources:

1. Earnings from longest job (or self-employment)
2. Earnings from jobs other than longest job
3. Unemployment compensation
4. Workers' compensation
5. Social Security
6. Supplemental Security Income
7. Public assistance
8. Veterans' payments
9. Survivor benefits
10. Disability benefits

11. Pension or retirement income
12. Interest
13. Dividends
14. Rents, royalties, and estates and trusts
15. Educational assistance
16. Alimony
17. Child support
18. Financial assistance from outside of the household, and other periodic income

Capital gains and lump-sum or one-time payments are excluded. Alternative measures of income (definitions 1 through 15 shown in table 12) are shown below.

It should be noted that although the income statistics refer to receipts during the preceding calendar year, the demographic characteristics, such as age, labor force status, and family or household composition are as of the survey date. The income of the family/household does not include amounts received by persons who were members during all or part of the income year if these persons no longer resided in the family/household at the time of interview. However, income data are collected for persons who are current residents but did not reside in the household during the income year.

Data on consumer income collected in the CPS by the U.S. Census Bureau cover money income received (exclusive of certain money receipts such as capital gains) before payments for personal income taxes, Social Security, union dues, medicare deductions, etc. Therefore, money income does not reflect the fact that some families receive part of their income in the form of noncash benefits, such as food stamps, health benefits, rent-free housing, and goods produced and consumed on the farm. In addition, money income does not reflect the fact that noncash benefits are also received by some nonfarm residents which often take the form of the use of business transportation and facilities, full or partial payments by business for retirement programs, medical and educational expenses, etc. These elements should be considered when comparing income levels. Moreover, readers should be aware that for many different reasons there is a tendency in household surveys for respondents to underreport their income. From an analysis of independently derived income estimates, it has been determined that income earned from wages or salaries is much better reported than other sources of income and is nearly equal to independent estimates of aggregate income.

The various sources for which income is reported are defined as follows:

Earnings from longest job (or self-employment) and other employment earnings can be classified into three types:

1. *Money wage or salary income* is the total received for work performed as an employee during the income year. It includes wages, salary, Armed Forces pay, commissions, tips, piece-rate payments, and cash bonuses earned, before deductions were made for taxes, bonds, pensions, union dues, etc.
2. *Net income from nonfarm self-employment* is the net money income (gross receipts minus expenses) from one's own business, professional enterprise, or partnership. Gross receipts include the value of all goods sold and services rendered. Expenses include costs of goods purchased, rent, heat, light, power, depreciation charges, wages and salaries paid, business taxes (not personal income taxes), etc. In general, inventory changes were considered in determining net income; replies based on income tax returns or other official records do reflect inventory changes. However, when values of inventory changes were not reported, net income figures exclusive of inventory changes were accepted. The value of saleable merchandise consumed by the proprietors of retail stores is not included as part of net income.
3. *Net income from farm self-employment* is the net money income (gross receipts minus operating expenses) from the operation of a farm by a person on their own account, as an owner, renter, or sharecropper. Gross receipts include the value of all products sold, government farm programs, money received from the rental of farm equipment to others, rent received from farm property if payment is made based on a percent of crops produced and incidental receipts from the sale of wood, sand, gravel, etc. Operating expenses include cost of feed, fertilizer, seed, and other farming supplies; cash wages paid to farmhands; depreciation charges; cash rent; interest on farm mortgages; farm building repairs; farm taxes (not State and Federal personal income taxes); etc. The value of fuel, food, or other farm products used for family living is not included as part of net income. In general, inventory changes were considered in determining net income only when they were accounted for in replies based on income tax returns or other official records which reflect inventory changes; otherwise, inventory changes were not taken into account.

Unemployment compensation includes payments received from government unemployment agencies or private companies during periods of unemployment and any strike benefits received from union funds.

Workers' compensation includes payments received periodically from public or private insurance companies for injuries received at work.

Social Security includes Social Security pensions and survivors' benefits and permanent disability insurance payments made by the Social Security Administration prior to deductions for medical insurance. Medicare reimbursements are not included.

Supplemental Security Income includes payments made by Federal, State, and local welfare agencies to low income persons who are (1) 65 years old or over, (2) blind, or (3) disabled.

Public assistance or welfare payments include public assistance payments made to low-income persons, such as Aid to Families With Dependent Children and general assistance.

Veterans' payments include payments made periodically by the Department of Veterans Affairs to disabled members of the Armed Forces or to survivors of deceased veterans for education and on-the-job training, and means-tested assistance to veterans.

Survivor benefits include payments from survivor or widows' pensions, estates, trusts, annuities, or any other types of survivor benefits. Payments can be reported from 10 different sources: 1) private companies or unions; 2) Federal government (Civil Service); 3) military; 4) State or local governments; 5) railroad retirement; 6) workers' compensation; 7) Black lung payments; 8) estates and trusts; 9) annuities or paid-up insurance policies; and 10) other survivor payments.

Disability benefits include all payments received as a result of a health problem or disability. Payments can be reported from 10 sources: 1) workers' compensation; 2) companies or unions; 3) Federal government (Civil Service); 4) U.S. Military; 5) State or local governments; 6) railroad retirement; 7) accident or disability insurance; 8) Black lung payments; 9) State temporary sickness; or 10) other disability payments.

Pension or retirement income includes payments reported from 8 sources: 1) companies or unions; 2) Federal government (Civil Service); 3) U.S. Military; 4) State or local governments; 5) railroad retirement; 6) annuities or paid-up insurance policies; 7) IRA, Keogh, or 401(k) payments; or 8) other retirement income.

Interest income includes payments received or credited to savings accounts, bonds, treasury notes, IRA's, certificates of deposit, interest-bearing checking accounts, and all open investments that pay interest.

Dividends include income received from stock holdings and mutual fund shares. Capital gains from the sale of stock holdings are not included as dividends.

Rents, royalties, and estates and trusts include the net income from the rental of a house, store, or other property, receipts from boarders or lodgers, net royalty income, and periodic payments from estate or trust funds.

Educational assistance includes Pell Grants; other government educational assistance; any scholarships or grants; or financial assistance from employers, friends, or relatives not residing in the student's household.

Child support includes all periodic payments paid by parents for the support of children, even if these payments are made through a State or local government office.

Alimony includes all periodic payments to ex-spouses. One-time property settlements are not included.

Financial assistance from outside of the household includes periodic payments from nonhousehold members. Gifts or sporadic assistance is not included.

Government transfers include payments from the following sources: 1) Unemployment compensation, 2) State workers' compensation, 3) Social Security, 4) Supplemental Security Income (SSI), 5) Public assistance, 6) veterans' benefits, 7) government survivor benefits, 8) government disability benefits, 9) government pensions, and 10) government educational assistance.

Other income includes all other regularly received payments that are not included elsewhere on the questionnaire. Some examples include: State programs such as foster child payments, military family allotments, income received from foreign government pensions, etc.

Receipts not counted as income include: (1) capital gains such as money received from the sale of property, such as stocks, bonds, a house, or a car (unless the person was engaged in the business of selling such property, in which case the net proceeds would be counted as income from self-employment); (2) withdrawals of bank deposits; (3) money borrowed; (4) tax refunds; (5) gifts; and (6) lump-sum inheritances or insurance payments.

All sources of income may be combined into two major types:

1. *Total money earnings* is the algebraic sum of money wages and salary and net income from farm and nonfarm self-employment.
2. *Income other than earnings* is the algebraic sum of all sources of money income except wages and salaries and income from self-employment.

Alternative Measures of Income

The following 15 definitions of income are shown in table 12.

1. *Money income excluding capital gains before taxes.* This is the official definition used in U.S. Census Bureau reports.
    a. *Money income after taxes (without EITC).* This is definition 1 minus Federal and State income taxes exclusive of the EITC, minus payroll taxes, minus the Earned Income Tax Credit (EITC), plus capital gains, and minus capital losses.
    b. *Money income after taxes (including EITC).* This is definition 1a plus the EITC.
2. *Definition 1 less government cash transfers.* Government cash transfers include nonmeans-tested transfers such as Social Security payments, unemployment compensation, and government educational assistance (e.g., Pell Grants) as well as means-tested transfers such as Aid to Families with Dependent Children (AFDC) and Supplemental Security Income (SSI). (For a complete listing of transfer income, see definitions 9 and 12.)
3. *Definition 2 plus capital gains.* Realized capital gains and losses are simulated as part of the U.S. Census Bureau's Federal individual income tax estimation procedure.
4. *Definition 3 plus health insurance supplements to wage or salary income.* Employer-provided health insurance coverage is treated as part of total worker compensation.
5. *Definition 4 less payroll taxes.* Payroll taxes include payments for Social Security Old Age, survivors, disability, and hospital Insurance (medicare).
6. *Definition 5 less Federal income taxes.* The effect of the Earned Income Tax Credit is shown separately in Definition 7.
7. *Definition 6 plus the Earned Income Tax Credit.*
8. *Definition 7 less State income taxes.*
9. *Definition 8 plus nonmeans-tested government cash transfers.* Nonmeans-tested government cash transfers include Social Security payments, unemployment compensation, workers' compensation, nonmeans-tested veterans' payments, U.S. railroad retirement, Black lung payments, Pell Grants, and other government educational assistance. (Pell Grants are income-tested but are included here because they are very different from the assistance programs included in the means-tested category.)
10. *Definition 9 plus the value of medicare.* Medicare is counted at its fungible value.[1]
11. *Definition 10 plus the value of regular-price school lunches.*
12. *Definition 11 plus means-tested government cash transfers.* Means-tested government cash transfers include AFDC, SSI, other public assistance programs, and means-tested veterans' payments.
13. *Definition 12 plus the value of medicaid.* Medicaid is counted at its fungible value.
14. *Definition 13 plus the value of other means-tested government noncash transfers.* These include food stamps, rent subsidies, and free and reduced-price school lunches.
    a. *Definition 14 less medical programs.* This is cash income plus all noncash income except imputed income from own home, minus the fungible values of medicaid and medicare.
15. *Definition 14 plus net imputed return on equity in own home.* This definition includes a calculated annual benefits of converting one's home equity into an annuity, net of property taxes.

Mean income. Mean income is the amount obtained by dividing the total aggregate income of a group by the number of units in that group. The means for households, families, and unrelated individuals are based on all households, families, and unrelated individuals. The means for persons are based on persons 15 years old and over with income.

Median income. Median income is the amount which divides the income distribution into two equal groups, half having incomes above the median, half having incomes below the median. The medians for households, families, and unrelated individuals are based on all households, families, and unrelated individuals. The medians for persons are based on persons 15 years old and over with income.

Per capita income. Per capita income is the mean income computed for every man, woman, and child in a particular group. It is derived by dividing the total income of a particular group by the total population in that group (excluding patients or inmates in institutional quarters).

POPULATION COVERAGE

This report includes the civilian noninstitutional population of the United States and members of the Armed Forces in the United States living off post or with their families on post, but excludes all other members of the Armed Forces.

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[1] The fungible approach for valuing medical coverage assigns income to the extent that it would free up resources that would have been spent on medical care. The estimated fungible value depends on family income, the cost of food and housing needs, and the market value of the medical benefits. If family income is not sufficient to cover the family's basic food and housing requirements, the fungible value methodology treats medicare and medicaid as having no income value. If family income exceeds the cost of food and housing requirements, the fungible value of medicare and medicaid is equal to the amount which exceeds the value assigned for food and housing requirements (up to the amount of the market value of the medical benefits).

BEST COPY AVAILABL

The information on the Hispanic population shown in this report was collected in the 50 States and the District of Columbia and, therefore, does not include residents of outlying areas or U.S. territories such as Guam, Puerto Rico, and the Virgin Islands.

ROUNDING

Percentages are rounded to the nearest tenth of a percent; therefore, the percentages in a distribution do not always add to exactly 100.0 percent.

SYMBOLS

The following abbreviations and symbols are used in this publication:

–	Represents zero or rounds to zero.
B	The base for the derived figure is less than 75,000.
NA	Not available.
r	Revised.
X	Not applicable.

UNRELATED INDIVIDUALS

The term "unrelated individuals" refers to persons 15 years and over (other than inmates of institutions) who are not living with any relatives. An unrelated individual may either:

- Constitute a one-person household
- Be part of a household including one or more other families or unrelated individuals

  or

- Reside in group quarters, such as a rooming house

Thus, a widow living by herself or with one or more other persons not related to her, a lodger not related to the householder or to anyone else in the household, and a servant living in an employer's household with no relatives are examples of unrelated individuals.

WORK EXPERIENCE

A person with work experience is one who, during the preceding calendar year, did any work for pay or profit or worked without pay on a family-operated farm or business at any time during the year, on a part-time or full-time basis. A year-round worker is one who worked for 50 weeks or more during the preceding calendar year. A person is classified as having worked full time if he or she worked 35 hours or more per week during a majority of the weeks worked. A year-round, full-time worker is a person who worked full time, 35 or more hours per week and 50 or more weeks during the previous calendar year.

Appendix B.
Time Series Estimates of Income

Included in this appendix are time series estimates of income for households, families, and persons by race and Hispanic origin. In order to accurately assess changes over time in economic well-being, an adjustment for changes in the cost of living is required. The U.S. Census Bureau uses the experimental Consumer Price Index (CPI-U-X1), provided by the Bureau of Labor Statistics for 1967 through 1982 and the CPI-U for 1983 through 1994, to adjust for changes in the cost of living.[1] Some earlier reports in this series used the CPI-U to adjust income when making comparisons over time. See the Current Population Reports, P-60, No. 174, *Money Income of Households, Families, and Persons in the United States: 1990,* for a discussion of the uses of the CPI-U-X1 and CPI-U as price deflators.

To assist in the interpretation of time series data, periods of recession from 1948 to present are shown below.

Periods of Recession

Peak month	Year	Trough month	Year
November	1948	October	1949
July	1953	May	1954
August	1957	April	1958
April	1960	February	1961
December	1969	November	1970
November	1973	March	1975
January	1980	July	1980
July	1981	November	1982
July	1990	March	1991

Source: National Bureau of Economic Research, Inc., 1050 Massachusetts Avenue, Cambridge, MA 02138

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[1] The experimental Consumer Price Indexes (CPI-U-X1) included in this appendix for years prior to 1967 were derived by applying the CPI-U-X1-to-CPI-U ratio for 1967 to the 1947 through 1966 CPI-U indexes.

Table B–1. **Annual Average Consumer Price Index (CPI-U): 1947 to 1995**

Year	CPI-U[1]	Year	CPI-U[1]
1947	24.2	1972	44.4
1948	26.2	1973	47.2
1949	25.9	1974	51.9
1950	26.2	1975	56.2
1951	28.3	1976	59.4
1952	28.8	1977	63.2
1953	29.0	1978	67.5
1954	29.2	1979	74.0
1955	29.1	1980	82.3
1956	29.6	1981	90.1
1957	30.5	1982	95.6
1958	31.4	1983	99.6
1959	31.6	1984	103.9
1960	32.2	1985	107.6
1961	32.5	1986	109.6
1962	32.8	1987	113.6
1963	33.3	1988	118.3
1964	33.7	1989	124.0
1965	34.2	1990	130.7
1966	35.2	1991	136.2
1967	36.3	1992	140.3
1968	37.7	1993	144.5
1969	39.4	1994	148.2
1970	41.3	1995	152.4
1971	43.1		

[1] Prior to 1967, the CPI-U indexes included in this table were derived by applying the CPI-U-X1 to CPI-U ratio calculated for 1967 to the 1947 to 1966 CPI-U indexes.

Note: The percentage change in prices between earlier years' data and 1995 should be computed by dividing the annual average Consumer Price Index (CPI-U) for 1995 by the annual average for the earlier year(s).

Table B-2. Households by Total Money Income, Race, and Hispanic Origin of Householder: 1967 to 1995

[Income in 1995 CPI-U-X1 adjusted dollars. Households as of March of the following year. For meaning of symbols, see text]

Race and Hispanic origin of householder and year	Number (thous.)	Percent distribution										Median income		Mean income	
		Total	Under $5,000	$5,000 to $9,999	$10,000 to $14,999	$15,000 to $24,999	$25,000 to $34,999	$35,000 to $49,999	$50,000 to $74,999	$75,000 to $99,999	$100,000 and over	Value (dollars)	Standard error (dollars)	Value (dollars)	Standard error (dollars)
ALL RACES															
1995	99 627	100.0	3.7	8.6	8.7	15.9	14.2	16.9	17.1	7.7	7.1	34 076	197	44 938	246
1994[8]	98 990	100.0	4.0	9.2	8.9	16.3	14.1	16.3	16.7	7.5	7.1	33 178	151	44 355	239
1993[7]	97 107	100.0	4.1	9.3	8.8	16.0	14.7	16.2	16.7	7.4	6.7	32 949	154	43 693	236
1992[6]	96 426	100.0	4.1	9.3	8.8	16.0	14.5	16.8	17.1	7.2	6.2	33 278	158	42 190	177
1991	95 669	100.0	3.8	9.2	8.5	16.0	14.6	17.1	17.2	7.4	6.3	33 709	162	42 433	175
1990	94 312	100.0	3.7	8.8	8.1	15.5	14.4	17.7	17.6	7.6	6.6	34 914	178	43 613	184
1989	93 347	100.0	3.4	8.7	8.1	15.4	13.8	17.6	18.0	8.0	7.0	35 526	195	44 884	195
1988	92 830	100.0	3.6	9.1	7.8	15.6	14.0	17.4	18.1	7.8	6.7	35 073	171	43 822	196
1987[1]	91 124	100.0	3.7	9.2	8.0	15.3	14.2	17.5	17.8	7.9	6.4	34 962	166	43 480	178
1986	89 479	100.0	3.9	9.3	7.9	15.5	14.2	17.4	18.1	7.5	6.2	34 620	179	42 771	174
1985	88 458	100.0	3.9	9.5	8.3	16.0	14.5	18.1	17.4	7.1	5.3	33 452	181	41 168	163
1984	86 789	100.0	3.8	9.4	8.8	16.4	14.4	18.1	17.3	6.8	5.1	32 878	150	40 284	148
1983[2]	85 290	100.0	4.1	9.6	8.5	17.1	14.8	18.1	16.8	6.4	4.6	32 160	145	39 185	145
1982	83 918	100.0	4.0	10.0	8.6	16.8	15.0	18.6	16.5	6.3	4.3	32 155	145	38 752	143
1981	83 527	100.0	3.7	9.8	8.6	17.3	14.8	18.4	17.1	6.4	3.9	32 263	169	38 543	140
1980	82 368	100.0	3.5	9.8	8.7	16.5	14.6	19.3	17.4	6.3	4.0	32 795	169	39 004	143
1979[3]	80 776	100.0	3.5	9.3	8.2	16.4	14.1	19.2	18.4	6.4	4.5	33 901	161	40 271	152
1978	77 330	100.0	3.3	9.3	8.5	16.3	14.4	19.3	18.1	6.5	4.2	34 011	138	40 030	154
1977	76 030	100.0	3.4	9.6	9.2	16.3	14.9	19.4	17.8	5.8	3.8	32 727	123	38 823	118
1976	74 142	100.0	3.3	9.8	8.8	16.5	15.3	19.9	17.4	5.6	3.4	32 548	121	38 285	118
1975	72 867	100.0	3.5	10.1	9.1	16.8	15.6	19.8	16.9	5.1	3.2	31 999	130	37 365	117
1974[4]	71 163	100.0	3.4	9.6	8.5	16.2	15.7	20.2	17.3	5.7	3.4	32 879	126	38 449	120
1973	69 859	100.0	3.9	8.9	8.4	15.5	15.4	20.1	18.0	5.9	3.8	33 941	129	39 253	119
1972	68 251	100.0	4.4	9.0	8.3	15.9	15.6	20.1	17.5	5.6	3.7	33 284	127	38 738	120
1971	66 676	100.0	5.0	9.3	8.2	16.5	16.0	21.2	16.2	4.7	2.9	31 923	124	36 714	117
1970	64 778	100.0	5.2	9.1	8.0	15.8	16.9	21.3	16.3	4.6	2.9	32 229	118	36 904	118
1969	63 401	100.0	5.3	8.9	7.8	15.7	17.4	21.2	16.3	4.7	2.8	32 449	120	36 916	116
1968	62 214	100.0	5.6	8.7	8.2	16.6	18.1	21.4	15.1	3.9	2.3	31 301	113	35 412	113
1967	60 813	100.0	6.2	9.5	8.3	16.5	19.6	20.1	13.8	3.5	2.5	29 989	109	33 541	109
WHITE															
1995	84 511	100.0	2.9	7.7	8.4	15.6	14.4	17.3	17.9	8.2	7.7	35 766	187	46 729	271
1994[8]	83 737	100.0	3.2	8.1	8.6	16.1	14.2	16.7	17.5	7.9	7.7	34 992	196	46 310	269
1993[7]	82 387	100.0	3.3	8.2	8.4	15.7	14.8	16.9	17.6	7.8	7.2	34 762	202	45 651	264
1992[6]	81 795	100.0	3.2	8.2	8.3	15.7	14.7	17.2	18.2	7.7	6.7	34 987	169	44 095	197
1991	81 675	100.0	2.9	8.0	8.3	15.8	14.8	17.5	18.0	8.0	6.7	35 324	171	44 224	192
1990	80 968	100.0	2.9	7.7	7.7	15.3	14.5	18.2	18.5	8.0	7.1	36 416	167	45 373	203
1989	80 163	100.0	2.7	7.6	7.7	15.2	13.9	18.0	18.9	8.5	7.6	37 370	182	46 754	216
1988	79 734	100.0	2.9	7.9	7.2	15.4	14.1	18.1	19.0	8.3	7.2	37 077	219	45 692	215
1987[1]	78 519	100.0	2.9	8.0	7.5	15.0	14.3	18.2	18.9	8.4	6.8	36 836	186	45 338	196
1986	77 284	100.0	3.1	8.3	7.5	15.2	14.3	18.0	19.0	7.9	6.7	36 397	177	44 552	190
1985	76 576	100.0	3.3	8.4	7.9	15.6	14.6	18.7	18.1	7.6	5.8	35 279	188	42 858	180
1984	75 328	100.0	3.1	8.3	8.3	16.1	14.6	18.7	18.2	7.2	5.5	34 685	175	41 946	163
1983[2]	74 170	100.0	3.4	8.5	7.9	16.8	15.2	18.8	17.6	6.8	5.0	33 716	151	40 822	158
1982	73 182	100.0	3.3	8.9	8.1	16.5	15.2	19.1	17.3	6.7	4.7	33 664	153	40 349	158
1981	72 845	100.0	3.1	8.6	8.2	16.9	15.0	19.0	18.1	6.9	4.3	34 088	157	40 158	152
1980	71 872	100.0	2.9	8.8	8.1	16.1	14.8	19.9	18.3	6.7	4.4	34 598	178	40 578	156
1979[3]	70 766	100.0	2.9	8.4	7.7	15.9	14.3	19.8	19.3	6.8	4.9	35 544	169	41 859	167
1978	68 028	100.0	2.9	8.3	8.1	15.9	14.5	19.9	19.1	6.8	4.6	35 357	156	41 514	167
1977	66 934	100.0	3.0	8.6	8.6	15.8	14.9	20.0	18.8	6.1	4.1	34 415	145	40 340	130
1976	65 353	100.0	2.9	8.7	8.2	16.1	15.4	20.4	18.4	6.0	3.8	34 095	141	39 757	128
1975	64 392	100.0	3.0	9.1	8.6	16.4	15.6	20.5	17.9	5.4	3.4	33 463	122	38 745	127
1974[4]	62 984	100.0	3.0	8.7	7.9	15.7	15.8	20.9	18.2	6.1	3.7	34 385	129	39 874	129
1973	61 965	100.0	3.4	8.1	7.8	14.9	15.4	20.8	19.1	6.3	4.1	35 572	136	40 770	129
1972	60 618	100.0	3.9	8.2	7.7	15.2	15.7	20.9	18.4	6.0	4.0	34 918	134	40 245	130
1971	59 463	100.0	4.4	8.5	7.7	15.9	16.2	22.0	17.1	5.0	3.1	33 390	127	38 043	124
1970	57 575	100.0	4.6	8.4	7.5	15.2	17.0	22.1	17.1	4.9	3.2	33 569	129	38 196	125
1969	56 248	100.0	4.7	8.2	7.2	14.9	17.5	22.1	17.3	5.0	3.0	33 865	124	38 286	128
1968	55 394	100.0	5.0	8.1	7.6	15.9	18.4	22.3	15.9	4.1	2.5	32 590	121	36 685	121
1967	54 188	100.0	5.6	8.7	7.7	15.9	20.0	21.0	14.7	3.8	2.6	31 273	113	34 767	118

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Table B-2. Households by Total Money Income, Race, and Hispanic Origin of Householder: 1967 to 1995—Con.

[Income in 1995 CPI-U-X1 adjusted dollars. Households as of March of the following year. For meaning of symbols, see text]

Race and Hispanic origin of householder and year	Number (thous.)	Percent distribution										Median income		Mean income	
		Total	Under $5,000	$5,000 to $9,999	$10,000 to $14,999	$15,000 to $24,999	$25,000 to $34,999	$35,000 to $49,999	$50,000 to $74,999	$75,000 to $99,999	$100,000 and over	Value (dollars)	Standard error (dollars)	Value (dollars)	Standard error (dollars)
BLACK															
1995	11 577	100.0	8.6	15.4	11.5	18.8	13.6	14.6	11.2	4.0	2.2	22 393	382	30 400	520
1994[8]	11 655	100.0	9.1	17.0	11.2	18.5	13.0	13.5	10.9	4.0	2.8	21 623	402	30 088	432
1993[7]	11 281	100.0	9.9	17.6	11.9	18.4	14.0	12.3	10.2	3.4	2.3	20 601	407	28 718	477
1992[6]	11 269	100.0	10.5	17.6	11.9	18.0	13.4	13.3	9.9	3.3	2.0	20 373	416	27 645	375
1991	11 083	100.0	10.0	18.2	10.6	17.8	13.5	14.2	10.4	3.2	2.1	21 044	442	28 022	366
1990	10 671	100.0	10.0	16.8	11.2	17.4	13.5	14.1	10.7	4.0	2.2	21 777	497	28 934	391
1989	10 486	100.0	9.4	17.0	11.0	17.7	13.1	14.4	11.0	4.3	2.2	22 225	452	29 491	401
1988	10 561	100.0	8.6	18.8	11.6	17.5	13.6	12.4	11.2	4.1	2.3	21 136	441	28 956	423
1987[1]	10 192	100.0	9.2	18.3	11.3	17.8	14.6	12.7	10.4	3.6	2.1	21 025	405	28 389	390
1986	9 922	100.0	10.3	17.2	10.9	18.1	14.0	13.3	10.6	3.5	2.0	20 969	412	28 133	382
1985	9 797	100.0	8.7	18.3	11.5	19.3	13.4	13.7	10.6	3.1	1.4	20 989	408	27 385	356
1984	9 480	100.0	9.1	18.1	13.0	19.7	13.2	12.9	9.7	3.1	1.2	19 759	380	26 352	324
1983[2]	9 243	100.0	9.9	18.9	12.5	19.4	13.1	13.0	9.6	2.7	.8	19 085	357	25 421	312
1982	8 916	100.0	9.5	18.9	12.1	19.8	13.6	14.1	9.1	2.0	.8	19 079	306	25 103	314
1981	8 961	100.0	8.6	19.7	12.6	20.2	13.2	13.4	9.1	2.6	.7	19 129	321	25 128	304
1980	8 847	100.0	8.5	18.2	13.2	20.3	12.9	13.9	9.8	2.5	.9	19 932	376	25 869	319
1979[3]	8 586	100.0	8.1	16.9	13.0	20.2	13.1	14.3	10.8	2.6	.9	20 869	381	26 777	330
1978	8 066	100.0	7.3	18.1	12.1	19.7	13.9	14.7	10.3	2.9	.9	21 248	449	27 154	354
1977	7 977	100.0	6.9	17.8	14.2	20.6	14.2	13.9	9.1	2.4	.9	20 309	272	26 021	231
1976	7 776	100.0	6.3	18.8	13.6	19.6	14.6	15.2	9.3	2.0	.8	20 274	251	25 903	231
1975	7 489	100.0	7.4	18.9	13.4	19.6	15.4	14.1	8.7	1.9	.6	20 089	296	25 075	222
1974[4]	7 263	100.0	7.1	17.7	13.3	21.2	14.9	14.3	9.4	1.6	.6	20 449	247	25 432	226
1973	7 040	100.0	8.1	15.9	13.7	20.4	15.1	14.9	8.7	2.2	.9	20 939	326	26 002	258
1972	6 809	100.0	8.7	16.6	12.7	21.5	15.0	13.1	9.9	1.6	.9	20 382	305	25 747	275
1971	6 578	100.0	9.6	15.7	12.8	21.7	15.1	14.2	7.8	1.5	.5	19 724	293	24 441	251
1970	6 180	100.0	10.2	15.6	12.7	21.4	15.2	14.2	8.3	1.8	.6	20 432	280	24 949	269
1969	6 053	100.0	10.4	14.7	12.8	22.8	16.4	13.5	7.5	1.6	.5	20 470	302	24 369	259
1968	5 870	100.0	10.6	15.3	14.1	23.1	15.5	12.9	6.7	1.5	.4	19 218	279	23 406	247
1967	5 728	100.0	11.9	16.8	14.2	22.5	15.7	11.3	5.6	1.3	.8	18 158	302	21 819	244
HISPANIC ORIGIN[5]															
1995	7 939	100.0	6.0	13.9	12.2	21.5	15.4	13.3	11.6	3.7	2.4	22 860	498	31 201	700
1994[8]	7 735	100.0	6.1	14.0	12.0	19.9	14.9	14.6	11.5	4.1	2.9	24 085	447	32 477	810
1993[7]	7 362	100.0	5.4	13.7	11.8	20.6	16.9	14.1	11.4	3.5	2.6	24 137	485	31 947	672
1992[6]	7 153	100.0	5.9	13.2	11.4	20.3	16.3	15.0	11.8	3.5	2.6	24 546	507	31 308	492
1991	6 379	100.0	5.3	12.2	11.9	20.1	15.6	15.8	12.0	4.0	2.9	25 390	528	32 306	517
1990	6 220	100.0	5.5	11.9	12.0	18.8	16.2	16.5	12.1	4.3	2.7	26 037	534	32 616	538
1989	5 933	100.0	5.5	11.8	10.0	19.5	14.9	16.3	14.2	4.4	3.3	26 942	522	34 403	591
1988	5 910	100.0	6.3	12.2	9.9	19.7	15.9	16.0	12.8	4.1	3.1	26 227	647	33 485	710
1987[1]	5 642	100.0	5.8	12.8	11.1	19.0	16.2	15.3	12.9	3.9	3.1	25 940	569	33 252	616
1986	5 418	100.0	5.5	12.4	11.4	20.1	15.0	15.5	13.0	4.7	2.4	25 519	665	32 222	530
1985	5 213	100.0	5.5	13.5	12.1	19.3	15.6	16.2	11.5	4.3	1.8	24 737	578	30 909	503
1984	4 883	100.0	6.3	12.9	11.8	19.7	14.4	17.0	12.4	3.5	1.9	24 924	625	30 992	604
1983[2]	4 666	100.0	5.9	14.3	11.6	19.7	16.7	15.5	11.4	3.4	1.5	24 167	617	29 602	569
1982	4 085	100.0	5.9	13.3	12.6	20.3	15.9	15.7	11.6	2.9	1.8	24 196	639	29 861	606
1981	3 980	100.0	4.7	11.8	11.1	21.0	17.1	16.7	12.5	3.4	1.6	25 879	709	31 077	594
1980	3 906	100.0	5.1	11.9	11.6	21.1	16.2	16.9	12.3	3.3	1.7	25 278	685	30 876	615
1979[3]	3 684	100.0	4.3	11.2	10.5	21.0	16.4	18.1	12.7	3.8	2.0	26 859	774	32 498	653
1978	3 291	100.0	4.3	10.9	10.6	21.6	16.8	18.4	12.6	3.2	1.5	26 649	646	31 478	637
1977	3 304	100.0	4.2	11.3	12.1	21.4	17.8	17.4	11.5	2.8	1.4	25 674	451	30 299	468
1976	3 081	100.0	4.5	13.1	11.8	21.8	17.3	17.3	10.9	2.3	.9	24 551	523	29 012	472
1975	2 948	100.0	5.0	12.3	12.3	22.4	17.4	17.9	9.6	1.9	1.2	24 040	532	28 538	507
1974[4]	2 897	100.0	3.8	10.7	12.2	21.7	17.9	19.2	10.8	2.5	1.3	26 152	573	30 295	493
1973	2 722	100.0	4.0	10.1	10.4	22.8	17.7	18.7	12.6	2.6	1.1	26 295	597	30 551	497
1972	2 655	100.0	3.9	9.1	13.0	22.1	20.7	17.3	10.3	2.1	1.4	26 351	515	30 288	515

Table B-2. Households by Total Money Income, Race, and Hispanic Origin of Householder: 1967 to 1995—Con.

[Income in 1995 CPI-U-X1 adjusted dollars. Households as of March of the following year. For meaning of symbols, see text]

Race and Hispanic origin of householder and year	Number (thous.)	Percent distribution										Median income		Mean income	
		Total	Under $5,000	$5,000 to $9,999	$10,000 to $14,999	$15,000 to $24,999	$25,000 to $34,999	$35,000 to $49,999	$50,000 to $74,999	$75,000 to $99,999	$100,000 and over	Value (dollars)	Standard error (dollars)	Value (dollars)	Standard error (dollars)
WHITE, NOT HISPANIC ORIGIN															
1995	76 932	100.0	2.6	7.1	8.0	15.0	14.3	17.6	18.5	8.7	8.3	37 178	194	48 253	289
1994[8]	77 004	100.0	2.9	7.6	8.3	15.7	14.2	16.9	18.0	8.3	8.1	36 121	191	47 490	282
1993[7]	75 697	100.0	3.1	7.7	8.1	15.3	14.6	17.1	18.2	8.2	7.6	36 041	211	46 855	279
1992[6]	75 107	100.0	3.0	7.8	8.1	15.3	14.6	17.4	18.7	8.1	7.1	36 161	224	45 215	209
1991	75 625	100.0	2.7	7.7	8.0	15.4	14.7	17.6	18.5	8.3	7.0	36 168	178	45 173	203
1990	75 035	100.0	2.7	7.4	7.4	15.0	14.4	18.3	19.0	8.3	7.4	37 249	174	46 378	215
1989	74 495	100.0	2.4	7.3	7.5	14.8	13.8	18.1	19.2	8.8	7.9	38 174	187	47 690	227
1988	74 067	100.0	2.6	7.6	7.0	15.0	14.0	18.2	19.5	8.6	7.5	38 099	214	46 624	214
1987[1]	73 120	100.0	2.7	7.7	7.3	14.7	14.1	18.4	19.3	8.7	7.1	37 849	220	46 224	212
1986	72 067	100.0	2.9	8.0	7.3	14.8	14.2	18.2	19.5	8.2	7.0	37 224	192	45 436	209
1985	71 540	100.0	3.1	8.1	7.6	15.3	14.5	18.9	18.6	7.9	6.1	36 072	184	43 692	197
1984	70 586	100.0	2.9	8.0	8.1	15.8	14.6	18.8	18.5	7.4	5.7	35 405	197	42 675	185
1983[2]	69 648	100.0	3.2	8.1	7.7	16.6	15.1	19.0	18.0	7.0	5.3	34 374	184	41 544	181
1982	69 214	100.0	3.2	8.7	7.9	16.3	15.2	19.3	17.7	6.9	4.9	34 228	172	40 942	179
1981	68 996	100.0	3.0	8.5	8.0	16.7	14.9	19.1	18.4	7.0	4.5	34 580	176	40 664	173
1980	68 106	100.0	2.7	8.6	7.9	15.8	14.7	20.1	18.7	6.9	4.5	35 211	200	41 111	178
1979[3]	67 203	100.0	2.9	8.2	7.5	15.7	14.1	19.9	19.6	7.0	5.0	36 045	200	42 342	187
1978	64 836	100.0	2.8	8.2	7.9	15.7	14.3	19.9	19.4	7.0	4.7	36 023	190	42 004	187
1977	63 721	100.0	2.9	8.5	8.4	15.5	14.8	20.2	19.2	6.3	4.2	35 098	198	40 839	188
1976	62 365	100.0	2.8	8.5	8.1	15.8	15.3	20.6	18.8	6.2	3.9	34 790	203	40 268	185
1975	61 533	100.0	2.9	8.9	8.5	16.2	15.5	20.6	18.2	5.6	3.6	33 715	179	39 220	182
1974[4]	60 164	100.0	2.9	8.6	7.7	15.4	15.7	21.0	18.5	6.3	3.9	34 679	170	40 323	185
1973	59 236	100.0	3.4	8.0	7.7	14.5	15.3	20.9	19.4	6.4	4.3	35 885	168	41 225	174
1972	58 005	100.0	3.9	8.2	7.5	14.9	15.5	21.0	18.8	6.2	4.1	35 416	168	40 712	182

[1] Implementation of a new March CPS processing system.
[2] Implementation of Hispanic population weighting controls.
[3] Implementation of 1980 census population controls.
[4] Implementation of a new March CPS processing system.
[5] Persons of Hispanic origin may be of any race. Income data for Hispanic origin households are not available prior to 1972.
[6] Based on 1990 census adjusted population controls.
[7] Data collection method changed from paper and pencil to computer-assisted interviewing; earnings limits increased to $999,999; Social Security limits increased to $49,999; SSI and public assistance limits increased to $24,999; Veterans' Benefits limits increased to $99,999; child support and alimony limits decreased to $49,999.
[8] Introduction of new, 1990 census sample design.

Table B–3. **Share of Aggregate Income Received by Each Fifth and Top 5 Percent of Households by Race and Hispanic Origin of Householder: 1967 to 1995**

[Households as of March of the following year. Income in 1995 CPI-U adjusted dollars. Data for the years 1974 through 1986 were revised in March 1996]

Year and race	Number (1,000)	Upper limit of each fifth (dollars)				Lower limit of top 5 percent (dollars)	Share of aggregate income						Mean income (dollars)	Gini ratio
		Lowest	Second	Third	Fourth		Lowest	Second	Third	Fourth	Highest	Top 5 percent		
ALL RACES														
1995	99,627	14,400	26,914	42,002	65,124	113,000	3.7	9.1	15.2	23.3	48.7	21.0	44,938	0.450
1994[1]	98,990	13,806	25,914	41,236	64,622	112,933	3.6	8.9	15.0	23.4	49.1	21.2	44,355	0.456
1993[2]	97,107	13,676	26,028	40,914	63,597	110,360	3.6	9.0	15.1	23.5	48.9	21.0	43,693	0.454
1992[3]	96,426	13,687	26,222	41,169	63,010	107,560	3.8	9.4	15.8	24.2	46.9	18.6	42,190	0.434
1991	95,699	14,085	26,855	41,479	63,511	107,866	3.8	9.6	15.9	24.2	46.5	18.1	42,433	0.428
1990	94,312	14,575	27,591	42,210	64,371	110,479	3.9	9.6	15.9	24.0	46.6	18.6	43,613	0.428
1989	93,347	14,866	28,268	43,446	66,011	112,764	3.8	9.5	15.8	24.0	46.8	18.9	44,884	0.431
1988	92,830	14,663	27,697	43,164	65,176	110,326	3.8	9.6	16.0	24.3	46.3	18.3	43,822	0.427
1987[4]	91,124	14,489	27,502	42,930	64,881	108,569	3.8	9.6	16.1	24.3	46.2	18.2	43,480	0.426
1986	89,479	14,403	27,508	42,487	64,130	108,774	3.9	9.7	16.2	24.5	45.7	17.5	42,771	0.425
1985[5]	88,458	14,164	26,701	41,106	62,049	103,767	4.0	9.7	16.3	24.6	45.3	17.0	41,168	0.419
1984	86,789	14,081	26,261	40,346	61,019	102,074	4.1	9.9	16.4	24.7	44.9	16.5	40,284	0.415
1983[6]	85,290	13,771	25,665	39,352	59,519	98,846	4.1	10.0	16.5	24.7	44.7	16.4	39,185	0.414
1982	83,918	13,582	25,522	39,152	58,457	97,413	4.1	10.1	16.6	24.7	44.5	16.2	38,752	0.412
1981	83,527	13,802	25,429	39,573	58,524	95,229	4.2	10.2	16.8	25.0	43.8	15.6	38,543	0.406
1980	82,368	13,992	26,110	40,017	58,701	95,366	4.3	10.3	16.9	24.9	43.7	15.8	39,004	0.403
1979[7]	80,776	14,435	26,845	41,241	59,924	97,752	4.2	10.3	16.9	24.7	44.0	16.4	40,271	0.404
1978	77,330	14,414	27,093	40,970	59,662	96,118	4.3	10.3	16.9	24.8	43.7	16.2	40,030	0.402
1977	76,030	14,017	26,284	39,863	58,115	93,950	4.4	10.3	17.0	24.8	43.6	16.1	38,823	0.402
1976[8]	74,142	14,057	25,998	39,570	56,937	90,778	4.4	10.4	17.1	24.8	43.3	16.0	38,285	0.398
1975[9]	72,867	13,627	25,626	38,632	55,580	88,623	4.4	10.5	17.1	24.8	43.2	15.9	37,365	0.397
1974[9] [10]	71,163	14,456	26,704	39,348	57,122	91,278	4.4	10.6	17.1	24.7	43.1	15.9	38,449	0.395
1973	69,859	14,265	27,099	40,199	58,070	92,050	4.2	10.5	17.1	24.6	43.6	16.6	39,253	0.397
1972	68,251	13,901	26,773	39,576	56,635	91,165	4.1	10.5	17.1	24.5	43.9	17.0	38,738	0.401
1971[11]	66,676	13,437	25,615	37,693	53,747	85,351	4.1	10.6	17.3	24.5	43.5	16.7	36,714	0.396
1970	64,374	13,605	26,067	37,919	54,100	85,529	4.1	10.8	17.4	24.5	43.3	16.6	36,904	0.394
1969	63,401	13,824	26,535	38,371	53,765	84,323	4.1	10.9	17.5	24.5	43.0	16.6	36,882	0.391
1968	61,805	13,433	25,467	36,503	51,290	80,242	4.2	11.1	17.5	24.4	42.8	16.6	35,412	0.388
1967[12]	60,446	12,595	24,560	34,871	49,713	79,769	4.0	10.8	17.3	24.2	43.8	17.5	34,393	0.399
WHITE														
1995	84,511	15,480	28,456	43,900	67,135	116,894	4.0	9.3	15.3	23.3	48.1	20.7	46,729	0.442
1994[1]	83,737	15,098	27,765	43,085	66,839	116,286	3.8	9.2	15.1	23.2	48.6	21.1	46,310	0.448
1993[2]	82,387	15,065	27,579	42,714	65,655	113,272	3.9	9.3	15.3	23.3	48.2	20.7	45,651	0.444
1992[3]	81,795	15,207	27,915	43,113	65,175	110,059	4.1	9.7	15.9	24.1	46.2	18.4	44,095	0.423
1991	81,675	15,549	28,235	43,419	65,504	110,672	4.1	9.9	16.0	24.1	45.8	17.9	44,224	0.418
1990	80,968	16,087	29,151	44,004	66,435	113,455	4.2	10.0	16.0	23.9	46.0	18.3	45,373	0.419
1989	80,163	16,251	29,981	45,474	67,851	115,579	4.1	9.8	16.0	23.8	46.3	18.7	46,754	0.422
1988	79,734	16,179	29,652	45,117	67,080	112,980	4.1	10.0	16.2	24.1	45.6	18.0	45,692	0.416
1987[4]	78,519	16,099	29,514	44,808	67,071	110,978	4.1	10.0	16.3	24.2	45.5	17.9	45,338	0.415
1986	77,284	15,896	29,160	44,446	66,287	111,589	4.1	10.1	16.4	24.3	45.1	17.2	44,552	0.415
1985[5]	76,576	15,494	28,327	42,775	63,980	106,541	4.2	10.2	16.5	24.4	44.7	16.8	42,858	0.411
1984	75,328	15,341	27,885	42,126	62,799	104,662	4.3	10.3	16.6	24.6	44.2	16.2	41,946	0.405
1983[6]	74,170	15,301	27,383	41,023	61,226	102,442	4.4	10.4	16.6	24.6	44.1	16.1	40,822	0.404
1982	73,182	14,985	27,140	40,676	60,558	100,115	4.4	10.4	16.8	24.6	43.9	15.9	40,349	0.403
1981	72,845	15,228	27,200	41,271	60,216	98,104	4.5	10.5	17.0	24.8	43.2	15.3	40,159	0.397
1980	71,872	15,370	27,804	41,676	60,293	97,699	4.5	10.6	17.1	24.7	43.1	15.5	40,578	0.394
1979[7]	70,766	15,773	28,725	42,837	61,681	100,755	4.4	10.6	17.0	24.6	43.4	16.2	41,859	0.396
1978	68,028	15,750	28,448	42,875	61,073	99,116	4.5	10.6	17.1	24.6	43.2	16.1	41,514	0.394
1977	66,934	15,192	27,972	41,408	59,923	96,456	4.5	10.6	17.2	24.7	43.0	15.8	40,340	0.394
1976[8]	65,353	15,271	27,617	41,051	58,528	93,133	4.6	10.7	17.3	24.7	42.8	15.9	39,757	0.391
1975[9]	64,392	14,763	27,117	40,134	57,161	91,020	4.6	10.8	17.2	24.7	42.7	15.7	38,745	0.390
1974[9] [10]	62,984	15,469	28,363	41,022	58,728	93,813	4.6	11.0	17.2	24.6	42.6	15.7	39,874	0.387
1973	61,965	15,450	28,759	41,965	59,384	94,185	4.4	10.8	17.3	24.5	43.1	16.4	40,770	0.389
1972	60,618	15,144	28,194	41,189	58,351	93,362	4.3	10.8	17.2	24.3	43.4	16.8	40,245	0.393
1971[11]	59,463	14,554	27,213	38,938	55,090	87,706	4.3	11.0	17.4	24.4	43.0	16.5	38,043	0.389

Table B–3. Share of Aggregate Income Received by Each Fifth and Top 5 Percent of Households by Race and Hispanic Origin of Householder: 1967 to 1995—Con.

[Households as of March of the following year. Income in 1995 CPI-U adjusted dollars. Data for the years 1974 through 1986 were revised in March 1996]

Year and race	Number (1,000)	Upper limit of each fifth (dollars)				Lower limit of top 5 percent (dollars)	Share of aggregate income						Mean income (dollars)	Gini ratio
		Lowest	Second	Third	Fourth		Lowest	Second	Third	Fourth	Highest	Top 5 percent		
WHITE–Con.														
1970	57,575	14,753	27,676	39,141	55,351	87,477	4.2	11.1	17.5	24.3	42.9	16.5	38,196	0.387
1969	56,602	14,942	28,028	39,427	55,096	86,392	4.3	11.3	17.6	24.3	42.5	16.4	38,293	0.383
1968	55,394	14,553	26,983	37,987	52,552	81,657	4.4	11.4	17.6	24.3	42.3	16.5	36,685	0.381
1967[12]	54,188	13,535	25,610	36,186	50,464	81,448	4.1	11.2	17.4	24.0	43.3	17.3	35,623	0.391
BLACK														
1995	11,577	8,400	16,900	28,689	46,296	79,831	3.2	8.2	14.8	24.2	49.6	20.2	30,400	0.468
1994[1]	11,655	7,767	16,244	27,581	47,040	83,055	3.0	7.9	14.3	24.3	50.5	20.1	30,088	0.477
1993[2]	11,281	7,551	15,367	26,367	44,296	79,688	3.0	7.7	14.3	23.7	51.3	21.1	28,718	0.484
1992[3]	11,269	7,115	14,955	26,385	43,765	76,463	3.1	7.8	14.7	24.8	49.7	19.1	27,645	0.470
1991	11,083	7,329	15,625	27,368	44,855	76,811	3.1	7.8	15.0	25.2	48.9	18.3	28,022	0.464
1990	10,671	7,528	16,012	27,985	45,592	80,765	3.1	7.9	15.0	25.1	49.0	18.5	28,934	0.464
1989	10,486	7,750	16,322	28,286	46,703	80,624	3.2	8.0	15.0	24.9	48.9	18.2	29,491	0.461
1988	10,561	7,653	15,459	27,306	46,466	79,421	3.3	7.7	14.6	24.7	49.7	18.7	28,956	0.468
1987[4]	10,192	7,531	15,562	26,831	44,900	78,482	3.3	7.9	14.8	24.4	49.7	19.3	28,389	0.468
1986	9,922	7,359	15,679	27,166	45,157	77,481	3.2	8.0	15.0	25.1	48.8	18.2	28,133	0.464
1985[5]	9,797	7,767	15,580	26,330	43,564	73,673	3.5	8.3	15.2	25.0	48.0	17.5	27,385	0.450
1984	9,480	7,639	14,961	25,144	36,963	72,489	3.6	8.4	15.0	24.7	48.3	17.4	26,352	0.450
1983[6]	9,243	7,345	14,400	24,482	41,142	69,668	3.6	8.3	15.2	25.2	47.8	16.9	25,421	0.448
1982	8,916	7,446	14,754	24,843	40,005	65,015	3.6	8.6	15.3	25.5	47.0	16.9	25,103	0.442
1981	8,961	7,632	14,618	24,365	40,920	67,658	3.8	8.6	15.3	25.4	46.9	16.1	25,128	0.440
1980	8,847	7,813	15,170	24,999	40,979	68,874	3.7	8.7	15.4	25.3	46.9	16.6	25,869	0.439
1979[7]	8,586	8,258	15,990	26,155	43,249	70,022	3.9	8.8	15.5	25.4	46.3	16.1	26,777	0.433
1978	8,066	8,372	16,030	27,093	42,898	71,450	4.0	8.7	15.6	25.3	46.4	16.3	27,154	0.431
1977	7,977	8,440	15,433	25,320	40,994	67,820	4.2	9.2	15.5	24.9	46.3	16.7	26,021	0.425
1976[8]	7,776	8,556	15,497	25,785	41,051	66,707	4.3	9.2	15.8	25.5	45.2	15.7	25,903	0.421
1975[9]	7,489	8,214	15,186	25,572	39,987	63,577	4.2	9.1	16.0	25.5	45.3	15.9	25,075	0.419
1974[9,10]	7,263	8,592	16,039	25,573	39,642	64,014	4.2	9.4	16.2	25.2	45.0	15.7	25,432	0.414
1973	7,040	8,776	16,144	25,831	40,641	66,614	4.1	9.4	16.0	25.1	45.5	16.6	26,002	0.419
1972	6,809	8,430	15,830	25,314	40,503	64,530	3.9	9.2	15.8	24.9	46.2	16.9	25,747	0.427
1971[11]	6,578	8,104	15,297	24,752	38,330	61,526	4.0	9.4	16.1	25.1	45.4	16.4	24,441	0.419
1970	6,180	7,841	15,794	25,056	38,753	62,908	3.7	9.3	16.3	25.2	45.5	16.4	24,949	0.422
1969	6,223	7,964	15,604	24,597	37,458	60,388	3.9	9.7	16.5	25.1	44.7	15.9	24,237	0.411
1968	5,870	8,004	15,034	23,507	36,382	58,211	4.0	9.8	16.3	25.1	44.9	15.9	23,406	0.412
1967[12]	5,728	7,456	13,855	22,041	33,902	56,552	3.8	9.3	15.9	24.3	46.7	18.2	22,658	0.432
HISPANIC ORIGIN[13]														
1995	7,939	10,000	18,060	28,900	46,300	80,300	3.8	8.9	14.8	23.3	49.3	20.8	31,201	0.455
1994[1]	7,735	9,999	18,613	29,853	47,779	84,581	3.7	8.7	14.8	23.3	49.6	21.0	32,477	0.459
1993[2]	7,362	10,505	18,984	29,615	46,730	80,682	3.9	9.1	15.1	23.1	48.7	20.4	31,947	0.447
1992[3]	7,153	10,428	19,335	30,201	47,491	80,545	4.0	9.4	15.7	24.1	46.9	18.1	31,308	0.430
1991	6,379	10,764	20,141	31,398	48,931	83,921	4.0	9.4	15.8	24.3	46.5	17.7	32,306	0.427
1990	6,220	11,175	20,406	31,757	48,973	84,199	4.0	9.5	15.9	24.3	46.3	17.9	32,616	0.425
1989	5,933	11,518	21,511	33,528	52,411	87,261	3.8	9.5	15.7	24.4	46.6	18.1	34,403	0.430
1988	5,910	10,584	20,354	32,232	50,056	85,218	3.7	9.3	15.6	24.2	47.2	19.0	33,485	0.437
1987[4]	5,642	10,530	20,123	31,654	49,890	84,968	3.7	9.1	15.5	24.1	47.6	19.2	33,252	0.441
1986	5,418	10,846	20,023	31,982	50,125	83,317	4.0	9.5	15.9	24.8	15.8	16.5	32,222	0.424
1985[5]	5,213	10,339	19,121	30,797	47,448	78,965	4.1	9.5	16.1	24.8	45.6	16.5	30,909	0.418
1984	4,883	10,294	19,508	31,524	47,314	77,969	3.9	9.5	16.2	25.0	45.3	16.6	30,992	0.420
1983[6]	4,666	9,946	19,127	29,954	45,659	75,101	4.2	9.7	16.3	24.9	44.9	16.0	29,602	0.413
1982	4,085	10,400	19,130	29,853	45,473	74,086	4.2	9.6	16.2	24.7	45.3	16.7	29,861	0.417
1981	3,980	11,630	20,467	31,694	47,361	76,093	4.5	10.3	16.7	24.8	43.6	15.3	31,077	0.398
1980	3,906	11,403	20,236	31,150	47,227	76,330	4.4	10.2	16.4	24.9	44.1	16.0	30,876	0.405
1979[7]	3,684	12,357	21,748	32,951	48,438	79,289	4.6	10.5	16.6	24.6	43.7	15.9	32,498	0.396
1978	3,291	12,192	21,900	32,288	47,592	74,446	4.7	10.7	16.9	24.9	42.8	15.4	31,478	0.385
1977	3,304	12,057	20,810	30,521	45,696	72,320	4.9	10.8	16.9	24.7	42.8	15.4	30,299	0.383
1976[8]	3,081	10,853	19,689	29,782	44,175	67,156	4.7	10.5	16.9	25.1	42.8	15.2	29,012	0.387

Table B–3. **Share of Aggregate Income Received by Each Fifth and Top 5 Percent of Households by Race and Hispanic Origin of Householder: 1967 to 1995**—Con.

[Households as of March of the following year. Income in 1995 CPI-U adjusted dollars. Data for the years 1974 through 1986 were revised in March 1996]

Year and race	Number (1,000)	Upper limit of each fifth (dollars)				Lower limit of top 5 percent (dollars)	Share of aggregate income						Mean income (dollars)	Gini ratio
		Lowest	Second	Third	Fourth		Lowest	Second	Third	Fourth	Highest	Top 5 percent		
HISPANIC ORIGIN[13]–Con.														
1975[9]	2,948	11,105	19,229	28,923	42,317	66,495	4.8	10.7	16.9	24.9	42.9	15.8	28,538	0.388
1974[9] [10]	2,897	12,445	20,998	31,147	44,634	70,768	5.2	10.9	17.2	24.7	42.0	15.1	30,295	0.376
1973	2,820	12,915	21,633	32,023	46,317	70,065	5.1	11.1	17.1	24.7	42.0	15.0	30,851	0.371
1972	2,698	12,587	21,298	30,631	42,703	67,619	5.3	11.2	17.2	24.0	42.3	16.2	30,013	0.373

NA Not available.

[1] Introduction of new 1990 census sample design.

[2] Data collection method changed from paper and pencil to computer-assisted interviewing. In addition, the March 1994 income supplement was revised to allow for the coding of different income amounts on selected questionnaire items. Limits either increased or decreased in the following categories: earnings increased to $999,999; Social Security increased to $49,999; Supplemental Security Income and Public Assistance increased to $24,999; Veterans' Benefits increased to $99,999; Child Support and Alimony decreased to $49,999.

[3] Implementation of 1990 census population controls.

[4] Implementation of a new March CPS processing system.

[5] Recording of amounts for earnings from longest job increased to $299,999.

[6] Implementation of Hispanic population weighting controls.

[7] Implementation of 1980 census population controls. Questionnaire expanded to show 27 possible values from 51 possible sources of income.

[8] First year medians are derived using both pareto and linear interpolation. Prior to this year all medians were derived using linear interpolation.

[9] These estimates were derived using pareto interpolation and may differ from published data which were derived using linear interpolation.

[10] Implementation of a new March CPS processing system. Questionnaire expanded to ask eleven income questions.

[11] Implementation of 1970 census population controls.

[12] Implementation of a new March CPS processing system.

[13] Persons of Hispanic origin may be of any race.

Table B-4. Families by Total Money Income, Race, and Hispanic Origin of Householder: 1967 to 1995

[Income in 1995 CPI-U-X1 adjusted dollars. Families as of March of the following year. For meaning of symbols, see text]

Race and Hispanic origin of householder and year	Number (thous.)	Percent distribution										Median income		Mean income	
		Total	Under $5,000	$5,000 to $9,999	$10,000 to $14,999	$15,000 to $24,999	$25,000 to $34,999	$35,000 to $49,999	$50,000 to $74,999	$75,000 to $99,999	$100,000 and over	Value (dollars)	Standard error (dollars)	Value (dollars)	Standard error (dollars)
ALL RACES															
1995	69 597	100.0	2.7	4.8	6.5	14.4	14.1	18.5	20.4	9.6	9.0	40 611	212	51 353	310
1994[8]	69 313	100.0	3.0	5.5	6.7	14.6	14.1	17.9	20.0	9.3	9.0	39 881	240	50 738	297
1993[7]	68 506	100.0	3.3	5.8	6.7	14.6	14.5	17.6	20.0	9.0	8.4	38 980	202	49 803	308
1992[6]	68 216	100.0	3.4	5.4	6.5	14.4	14.3	18.5	20.6	9.0	7.8	39 727	203	48 035	222
1991	67 173	100.0	3.1	5.3	6.3	14.1	14.7	18.8	20.6	9.3	7.9	40 214	200	48 380	219
1990	66 322	100.0	2.9	4.8	6.1	13.7	14.2	19.4	21.0	9.7	8.3	41 223	197	49 733	230
1989	66 090	100.0	2.7	4.7	6.1	13.7	13.5	19.2	21.4	9.9	8.8	42 049	240	51 012	245
1988	65 837	100.0	2.7	5.0	5.9	14.0	14.0	18.8	21.4	9.8	8.2	41 470	216	49 737	243
1987[1]	65 204	100.0	2.8	5.2	5.9	13.7	14.2	19.2	21.4	9.9	7.9	41 548	192	49 482	221
1986	64 491	100.0	2.8	5.1	6.0	14.1	14.3	19.1	21.6	9.2	7.7	40 962	220	48 562	213
1985	63 558	100.0	2.9	5.4	6.4	14.7	14.6	19.8	20.8	8.8	6.7	39 283	212	46 660	203
1984	62 706	100.0	3.0	5.2	6.9	14.9	14.5	20.1	20.8	8.3	6.3	38 772	172	45 547	180
1983[2]	62 015	100.0	3.2	5.6	6.7	15.4	15.2	20.3	20.1	7.8	5.7	37 754	(NA)	44 098	(NA)
1982	61 393	100.0	3.0	5.6	6.9	15.5	15.4	20.7	19.8	7.7	5.3	37 356	185	43 665	174
1981	61 019	100.0	2.5	5.1	6.8	16.0	15.2	20.8	20.7	8.0	4.8	37 868	162	43 704	167
1980	60 309	100.0	2.3	5.0	6.7	15.2	14.9	21.9	21.3	7.8	5.0	38 930	167	44 394	172
1979[3]	59 550	100.0	2.1	4.6	6.3	14.9	14.4	21.7	22.5	7.9	5.6	40 339	187	45 959	183
1978	57 804	100.0	2.1	4.6	6.5	14.9	14.8	21.9	22.0	8.0	5.2	39 827	183	45 361	181
1977	57 215	100.0	2.1	4.6	7.2	15.1	15.4	22.1	21.7	7.2	4.6	38 604	137	44 042	140
1976	56 710	100.0	1.9	4.8	7.0	15.4	16.0	22.7	21.2	6.9	4.2	38 377	139	43 283	139
1975	56 245	100.0	1.9	5.1	7.3	16.0	16.4	22.9	20.4	6.2	3.8	37 202	141	42 157	136
1974[4]	55 698	100.0	2.0	4.5	6.9	15.2	16.4	23.2	20.8	6.9	4.1	37 886	(NA)	43 198	(NA)
1973	55 053	100.0	1.9	4.7	6.6	14.7	16.1	22.9	21.4	7.0	4.5	38 910	(NA)	43 983	(NA)
1972	54 373	100.0	2.1	4.8	6.8	15.2	16.5	22.8	20.9	6.7	4.3	38 155	(NA)	43 334	(NA)
1971	53 296	100.0	2.2	5.3	6.8	16.1	17.2	24.3	19.2	5.5	3.4	36 367	(NA)	40 957	(NA)
1970	52 227	100.0	2.5	5.2	6.7	15.4	18.0	24.5	19.0	5.4	3.4	36 410	(NA)	40 982	(NA)
1969	51 586	100.0	2.3	5.3	6.5	15.1	18.6	24.4	19.0	5.4	3.2	36 487	(NA)	40 912	(NA)
1968	50 823	100.0	2.5	5.2	7.1	16.5	19.6	24.4	17.5	4.4	2.7	34 894	(NA)	39 090	(NA)
1967	50 111	100.0	2.7	6.3	7.3	16.5	21.4	23.0	16.0	4.0	2.8	33 305	(NA)	36 950	(NA)
WHITE															
1995	58 872	100.0	2.0	3.8	5.8	13.9	14.2	18.8	21.4	10.2	9.8	42 646	256	53 596	340
1994[8]	58 444	100.0	2.2	4.4	6.0	14.2	14.2	18.4	21.0	9.9	9.7	42 043	217	53 174	336
1993[7]	57 881	100.0	2.3	4.5	6.0	14.1	14.7	18.4	21.2	9.6	9.1	41 449	255	52 277	344
1992[6]	57 669	100.0	2.4	4.2	5.8	14.0	14.5	19.1	21.9	9.6	8.4	42 005	236	50 438	245
1991	57 224	100.0	2.2	4.0	5.7	13.7	14.9	19.4	21.7	10.0	8.5	42 277	235	50 659	241
1990	56 803	100.0	2.0	3.7	5.4	13.2	14.3	19.9	22.2	10.2	8.9	43 044	208	51 926	253
1989	56 590	100.0	2.0	3.6	5.4	13.1	13.6	19.7	22.5	10.4	9.6	44 214	222	53 344	270
1988	56 492	100.0	2.1	3.8	5.1	13.6	14.1	19.6	22.6	10.4	8.8	43 691	268	51 932	268
1987[1]	56 086	100.0	2.0	4.0	5.2	13.2	14.1	19.9	22.6	10.5	8.5	43 446	207	51 689	243
1986	55 676	100.0	2.1	4.1	5.4	13.4	14.4	19.7	22.7	9.8	8.3	42 840	199	50 637	234
1985	54 991	100.0	2.3	4.3	5.8	14.1	14.7	20.4	21.7	9.5	7.2	41 290	222	48 687	221
1984	54 400	100.0	2.3	4.1	6.1	14.3	14.6	20.9	21.9	8.9	6.8	40 610	211	47 556	197
1983[2]	53 890	100.0	2.5	4.4	5.9	15.0	15.4	21.0	21.2	8.3	6.2	39 534	(NA)	46 006	(NA)
1982	53 407	100.0	2.5	4.3	6.2	15.1	15.7	21.4	20.9	8.3	5.8	39 221	194	45 597	190
1981	53 269	100.0	2.1	3.9	6.0	15.5	15.3	21.4	21.9	8.6	5.3	39 778	206	45 558	183
1980	52 710	100.0	1.8	4.0	5.9	14.5	15.1	22.7	22.4	8.3	5.5	40 561	174	46 181	187
1979[3]	52 243	100.0	1.6	3.6	5.5	14.1	14.5	22.5	23.6	8.5	6.1	42 093	183	47 845	198
1978	50 910	100.0	1.7	3.5	5.9	14.2	14.9	22.5	23.2	8.5	5.6	41 471	185	47 097	196
1977	50 530	100.0	1.7	3.6	6.4	14.4	15.5	22.9	22.9	7.7	5.0	40 367	150	45 809	152
1976	50 083	100.0	1.6	3.7	6.2	14.9	16.0	23.4	22.3	7.4	4.6	39 863	131	44 963	149
1975	49 873	100.0	1.6	4.1	6.6	15.4	16.4	23.6	21.5	6.6	4.2	38 691	141	43 689	146
1974[4]	49 440	100.0	1.7	3.5	6.0	14.6	16.6	23.9	21.8	7.4	4.4	39 371	(NA)	44 786	(NA)
1973	48 919	100.0	1.6	3.8	5.8	13.9	16.2	23.8	22.6	7.5	4.9	40 667	(NA)	45 730	(NA)
1972	48 477	100.0	1.7	3.9	6.0	14.4	16.6	23.7	21.9	7.2	4.6	39 641	(NA)	44 985	(NA)
1971	47 641	100.0	1.9	4.4	6.2	15.3	17.3	25.2	20.2	5.9	3.7	37 736	(NA)	42 421	(NA)
1970	46 535	100.0	2.1	4.4	6.1	14.6	18.1	25.4	20.0	5.8	3.6	37 772	(NA)	42 417	(NA)
1969	46 022	100.0	1.9	4.6	5.8	14.2	18.7	25.4	20.1	5.8	3.5	37 883	(NA)	42 366	(NA)
1968	45 437	100.0	2.1	4.5	6.3	15.6	19.9	25.4	18.5	4.7	2.9	36 127	(NA)	40 432	(NA)
1967	44 814	100.0	2.3	5.5	6.5	15.8	21.7	24.1	16.9	4.3	3.0	34 569	(NA)	38 272	(NA)

[1] Revised

Table B-4. Families by Total Money Income, Race, and Hispanic Origin of Householder: 1967 to 1995—Con.

[Income in 1995 CPI-U-X1 adjusted dollars. Families as of March of the following year. For meaning of symbols, see text]

Race and Hispanic origin of householder and year	Number (thous.)	Percent distribution										Median income		Mean income	
		Total	Under $5,000	$5,000 to $9,999	$10,000 to $14,999	$15,000 to $24,999	$25,000 to $34,999	$35,000 to $49,999	$50,000 to $74,999	$75,000 to $99,999	$100,000 and over	Value (dollars)	Standard error (dollars)	Value (dollars)	Standard error (dollars)
BLACK															
1995	8 055	100.0	7.9	11.5	10.9	18.3	14.3	15.9	13.3	5.2	2.8	25 970	618	34 011	698
1994[8]	8 093	100.0	8.0	12.7	10.9	17.9	13.8	14.8	13.4	5.0	3.5	25 398	498	33 756	544
1993[7]	7 993	100.0	9.8	14.8	11.3	18.0	13.5	13.4	11.8	4.4	3.0	22 720	462	31 678	628
1992[6]	7 982	100.0	10.3	13.9	11.7	17.9	13.5	14.3	11.8	4.2	2.5	22 923	484	30 393	476
1991	7 716	100.0	9.5	14.2	10.5	17.3	13.8	15.7	12.3	4.0	2.6	24 111	498	30 850	455
1990	7 471	100.0	9.0	12.4	11.2	17.5	13.7	15.6	12.8	5.0	2.8	24 980	444	32 129	489
1989	7 470	100.0	8.4	12.5	11.2	18.4	12.8	15.7	12.8	5.5	2.7	24 838	547	32 465	488
1988	7 409	100.0	7.7	13.9	11.2	17.4	14.1	13.8	13.7	5.2	3.0	24 901	558	32 613	536
1987[1]	7 202	100.0	8.2	13.6	11.0	17.7	15.0	14.4	12.9	4.4	2.7	24 693	525	31 891	484
1986	7 096	100.0	8.2	13.2	10.7	18.7	14.1	15.3	13.0	4.4	2.4	24 479	576	31 673	480
1985	6 921	100.0	7.3	14.4	11.0	19.7	14.2	15.1	12.7	3.8	1.7	23 775	433	30 252	445
1984	6 778	100.0	8.3	13.9	12.8	19.7	14.1	14.2	11.6	3.8	1.5	22 634	468	29 010	400
1983[2]	6 681	100.0	8.3	14.9	12.8	18.6	14.2	15.4	11.1	3.5	1.0	22 280	(NA)	28 150	(NA)
1982	6 530	100.0	7.7	15.8	12.5	19.5	13.9	16.0	11.1	2.6	.9	21 677	528	27 513	378
1981	6 413	100.0	6.5	15.0	12.7	20.3	14.3	15.9	11.2	3.4	.7	22 439	516	28 241	374
1980	6 317	100.0	6.0	13.1	13.4	21.2	14.0	15.8	12.3	3.2	1.1	23 469	504	29 269	391
1979[3]	6 184	100.0	5.9	12.8	13.0	21.0	13.8	15.9	13.2	3.3	1.2	23 836	435	29 879	408
1978	5 906	100.0	5.5	13.6	11.5	20.4	15.0	16.7	12.5	3.7	1.1	24 562	492	30 275	433
1977	5 806	100.0	5.2	13.2	14.2	21.3	15.3	15.5	11.2	2.9	1.1	23 060	311	28 845	285
1976	5 804	100.0	4.0	14.2	13.4	20.6	15.4	17.5	11.5	2.5	.9	23 712	354	28 930	277
1975	5 586	100.0	4.5	13.5	13.6	21.0	17.0	16.4	10.9	2.4	.6	23 806	342	28 205	263
1974[4]	5 491	100.0	4.6	13.2	13.8	21.5	15.7	16.9	11.7	1.9	.7	23 509	(NA)	28 328	(NA)
1973	5 440	100.0	5.1	12.7	13.7	22.1	15.9	16.5	10.4	2.6	1.0	23 470	(NA)	28 436	(NA)
1972	5 265	100.0	5.2	12.8	13.6	22.0	16.2	15.0	12.1	2.1	1.0	23 560	(NA)	28 647	(NA)
1971	5 157	100.0	4.8	13.7	12.7	23.7	16.9	16.1	9.6	1.8	.6	22 772	(NA)	27 209	(NA)
1970	4 928	100.0	6.0	12.6	12.6	23.0	16.9	16.5	9.8	2.0	.6	23 170	(NA)	27 462	(NA)
1969	4 774	100.0	5.7	11.7	13.3	24.1	18.0	15.6	9.0	1.9	.6	23 204	(NA)	26 964	(NA)
1968	4 646	100.0	5.9	12.5	14.7	24.5	17.3	14.7	8.0	1.8	.4	21 667	(NA)	25 839	(NA)
1967	4 589	100.0	7.0	14.4	15.2	24.1	17.9	12.5	6.6	1.4	.8	20 467	(NA)	24 850	(NA)
HISPANIC ORIGIN[5]															
1995	6 287	100.0	5.5	10.7	11.8	22.8	16.2	13.8	12.7	4.0	2.6	24 570	555	32 654	756
1994[8]	6 202	100.0	5.8	11.4	12.4	20.5	14.9	15.1	12.2	4.5	3.1	25 007	485	33 266	668
1993[7]	5 946	100.0	5.4	11.6	11.9	21.3	17.1	14.6	12.0	3.6	2.6	24 947	530	32 810	767
1992[6]	5 733	100.0	5.5	11.1	11.5	21.1	16.4	15.3	12.6	3.7	2.8	25 586	605	32 561	565
1991	5 177	100.0	5.5	10.2	11.9	19.4	16.7	16.1	12.7	4.3	3.2	26 737	563	33 566	591
1990	4 981	100.0	5.0	9.6	12.0	19.3	16.0	17.3	13.0	4.9	2.9	27 321	660	34 177	613
1989	4 840	100.0	4.9	9.5	10.0	19.6	15.2	17.3	15.4	4.6	3.5	28 816	771	35 884	656
1988	4 823	100.0	5.9	9.5	9.7	20.1	15.7	17.1	14.3	4.6	3.2	28 044	720	35 203	804
1987[1]	4 576	100.0	5.0	10.7	11.0	19.6	16.5	15.5	14.4	4.3	3.1	27 233	574	34 679	698
1986	4 403	100.0	4.7	10.1	11.2	20.0	15.4	16.7	13.9	5.2	2.7	27 803	692	33 983	601
1985	4 206	100.0	4.5	10.9	12.1	19.6	16.1	17.0	12.9	4.8	2.1	26 949	694	32 791	575
1984	3 939	100.0	5.5	10.2	11.3	19.9	14.9	18.4	13.7	3.9	2.2	27 623	1 044	33 103	689
1983[2]	3 788	100.0	5.4	11.2	11.2	20.2	17.9	16.4	12.4	3.6	1.7	25 905	(NA)	31 248	(NA)
1982	3 369	100.0	4.9	10.6	12.6	20.6	16.7	16.6	12.9	3.2	1.8	25 868	660	31 464	674
1981	3 305	100.0	3.8	9.4	10.4	21.4	18.1	17.3	14.0	3.8	1.7	27 742	714	32 763	655
1980	3 235	100.0	3.9	9.3	11.5	21.2	17.1	18.4	13.4	3.4	1.9	27 251	728	32 619	683
1979[3]	3 029	100.0	3.4	8.8	9.8	21.1	16.9	19.5	14.1	4.1	2.3	29 180	848	34 543	735
1978	2 741	100.0	3.1	8.8	10.3	21.9	17.4	20.0	13.5	3.6	1.6	28 371	718	33 092	702
1977	2 764	100.0	3.2	8.4	11.6	21.8	18.8	18.9	12.6	3.2	1.5	27 541	605	32 055	509
1976	2 583	100.0	3.3	9.6	11.7	23.0	18.1	18.5	12.0	2.7	1.0	26 321	580	30 942	526
1975	2 499	100.0	3.7	10.0	12.0	22.7	18.2	19.4	10.5	2.1	1.2	25 900	621	30 090	559
1974[4]	2 475	100.0	2.8	8.0	11.9	21.7	19.2	20.7	11.9	2.4	1.5	28 013	(NA)	31 869	(NA)
1973	2 365	100.0	2.8	7.4	9.5	23.4	19.2	20.2	13.5	2.8	1.1	28 139	(NA)	32 043	(NA)
1972	2 312	100.0	2.7	7.1	12.2	22.3	21.8	19.2	11.0	2.3	1.5	28 088	(NA)	31 572	(NA)

Table B-4. Families by Total Money Income, Race, and Hispanic Origin of Householder: 1967 to 1995—Con.

[Income in 1995 CPI-U-X1 adjusted dollars. Families as of March of the following year. For meaning of symbols, see text]

Race and Hispanic origin of householder and year	Number (thous.)	Percent distribution										Median income		Mean income	
		Total	Under $5,000	$5,000 to $9,999	$10,000 to $14,999	$15,000 to $24,999	$25,000 to $34,999	$35,000 to $49,999	$50,000 to $74,999	$75,000 to $99,999	$100,000 and over	Value (dollars)	Standard error (dollars)	Value (dollars)	Standard error (dollars)
WHITE, NOT HISPANIC ORIGIN															
1995	52 861	100.0	1.6	3.0	5.1	12.9	14.0	19.4	22.4	10.9	10.6	45 018	253	55 971	365
1994[8]	53 029	100.0	1.8	3.7	5.3	13.5	14.2	18.8	21.9	10.5	10.4	43 755	249	55 174	361
1993[7]	52 470	100.0	2.0	3.8	5.4	13.4	14.5	18.8	22.2	10.2	9.7	43 358	227	54 281	368
1992[6]	52 302	100.0	2.1	3.5	5.2	13.3	14.3	19.5	22.9	10.2	9.0	43 813	226	52 247	262
1991	52 288	100.0	1.8	3.5	5.1	13.2	14.7	19.7	22.5	10.5	9.0	43 907	241	52 271	255
1990	52 038	100.0	1.8	3.2	4.8	12.7	14.1	20.2	23.0	10.7	9.5	44 588	255	53 553	268
1989	51 955	100.0	1.7	3.1	5.0	12.6	13.4	19.9	23.2	11.0	10.1	45 550	229	54 903	286
1988	51 850	100.0	1.7	3.2	4.7	13.0	13.9	19.8	23.3	10.9	9.3	45 238	231	53 428	268
1987[1]	51 702	100.0	1.8	3.5	4.7	12.7	13.9	20.3	23.3	11.0	9.0	44 954	258	53 123	264
1986	51 426	100.0	1.9	3.6	5.0	12.9	14.3	20.0	23.4	10.2	8.8	44 036	213	52 012	256
1985	50 912	100.0	2.2	3.8	5.3	13.6	14.6	20.7	22.4	9.9	7.7	42 571	227	49 962	244
1984	50 563	100.0	2.1	3.7	5.7	13.9	14.6	21.1	22.5	9.2	7.2	41 733	238	48 648	226
1983[2]	50 208	100.0	2.3	4.0	5.5	14.8	15.2	21.4	21.8	8.6	6.5	40 560	205	47 076	217
1982	50 123	100.0	2.3	3.9	5.7	14.7	15.6	21.7	21.4	8.6	6.1	40 131	206	46 517	215
1981	50 066	100.0	2.0	3.6	5.8	15.1	15.1	21.7	22.4	8.9	5.5	40 683	230	46 378	206
1980	49 584	100.0	1.6	3.7	5.5	14.1	14.9	22.9	22.9	8.6	5.7	41 361	194	47 033	211
1979[3]	49 309	100.0	1.5	3.3	5.2	13.7	14.4	22.6	24.2	8.7	6.3	42 831	206	48 620	224
1978	48 245	100.0	1.7	3.3	5.7	13.8	14.7	22.6	23.7	8.7	5.8	42 306	224	47 865	221
1977	47 828	100.0	1.7	3.3	6.1	14.0	15.3	23.1	23.5	7.9	5.2	41 109	200	46 586	219
1976	47 569	100.0	1.5	3.4	5.9	14.4	15.9	23.6	22.8	7.6	4.7	40 599	190	45 699	213
1975	47 447	100.0	1.5	3.8	6.3	15.1	16.3	23.8	22.0	6.8	4.3	39 356	201	44 383	212
1974[4]	47 026	100.0	1.7	3.3	5.8	14.2	16.4	24.1	22.3	7.6	4.6	40 076	211	45 453	211
1973	46 550	100.0	1.5	3.6	5.6	13.4	16.0	23.9	23.1	7.8	5.1	40 874	197	46 405	197
1972	46 213	100.0	1.7	3.7	5.7	14.0	16.3	23.9	22.4	7.4	4.8	40 139	172	45 644	203

[1] Implementation of a new March CPS processing system.
[2] Implementation of Hispanic population controls.
[3] Implementation of 1980 census population controls.
[4] Implementation of a new March CPS processing system.
[5] Persons of Hispanic origin may be of any race. Income data for Hispanic origin families are not available prior to 1972.
[6] Based on 1990 census adjusted population controls.
[7] Data collection method changed from paper and pencil to computer-assisted interviewing; earnings limits increased to $999,999; Social Security limits increased to $49,999; SSI and public assistance limits increased to $24,999; Veterans' Benefits limits increased to $99,999; child support and alimony limits decreased to $49,999.
[8] Introduction of new, 1990 census sample design.

Table B-5. Persons by Total Money Income, Race, Hispanic Origin, and Sex: 1967 to 1995

[Income in 1995 CPI-U-X1 adjusted dollars. Persons 15 years old and over beginning with March 1980, and persons 14 years old and over as of March of the following year for previous years. For meaning of symbols, see text]

Race, Hispanic origin, sex, and year	Number (thous.)	With income													
		Number with income (thous.)	Percent distribution									Median income		Mean income	
			Total	$1 to $2,499 or loss	$2,500 to $4,999	$5,000 to $9,999	$10,000 to $14,999	$15,000 to $24,999	$25,000 to $49,999	$50,000 to $74,999	$75,000 and over	Value (dollars)	Standard error (dollars)	Value (dollars)	Standard error (dollars)
ALL RACES															
Male															
1995	98 593	92 066	100.0	6.1	4.3	11.1	11.7	20.7	29.6	10.2	6.3	22 562	146	31 454	232
1994[8]	97 704	91 254	100.0	6.5	4.3	11.5	12.4	20.2	29.0	9.8	6.3	22 336	113	31 228	220
1993[7]	96 768	90 194	100.0	6.8	4.6	11.7	12.2	19.9	29.6	9.5	5.7	22 256	112	30 521	216
1992[6]	95 652	90 175	100.0	6.7	4.9	12.2	11.5	20.4	29.7	9.1	5.5	22 219	116	29 122	151
1991	93 760	88 653	100.0	6.2	4.7	11.6	11.9	20.3	30.1	9.7	5.5	22 904	117	29 505	150
1990	92 840	88 220	100.0	6.1	4.5	11.5	10.9	20.4	31.0	10.0	5.6	23 662	119	30 365	160
1989	91 955	87 454	100.0	6.1	4.4	11.1	10.8	19.8	31.0	10.6	6.1	24 449	151	31 643	173
1988	91 034	86 584	100.0	6.1	4.7	11.0	10.3	19.5	31.8	10.8	5.8	24 358	169	30 988	170
1987[1]	90 256	85 713	100.0	6.5	4.9	11.0	11.0	19.0	31.2	11.0	5.6	23 861	165	30 585	154
1986	89 368	84 471	100.0	6.8	4.9	11.1	10.4	18.6	31.8	10.8	5.6	23 797	128	30 344	150
1985	88 478	83 631	100.0	7.0	5.2	11.4	10.8	19.2	31.3	10.1	5.0	23 102	129	29 251	142
1984	87 304	82 183	100.0	7.5	5.1	11.7	11.0	18.9	30.9	10.1	4.7	22 882	132	28 512	126
1983[2]	86 014	80 795	100.0	8.0	5.4	11.7	10.2	20.1	30.9	9.0	4.7	22 433	(NA)	27 821	(NA)
1982	84 955	79 722	100.0	7.9	5.2	11.8	10.4	20.2	31.2	8.8	4.5	22 238	145	27 708	124
1981	83 958	79 688	100.0	7.3	5.1	11.6	10.6	19.1	32.5	9.6	4.1	22 789	154	27 934	123
1980	82 949	78 661	100.0	7.0	4.8	11.5	10.7	19.2	33.4	9.4	4.1	23 203	144	28 406	126
1979[3]	81 947	78 129	100.0	6.6	5.0	11.0	10.3	19.2	33.1	10.3	4.6	24 258	124	29 473	134
1978	80 969	75 609	100.0	7.2	4.8	11.1	9.8	18.7	33.6	10.2	4.6	24 689	142	29 606	138
1977	79 863	74 015	100.0	7.5	5.1	11.1	10.3	18.1	33.8	9.8	4.4	24 411	113	29 089	125
1976	78 782	72 775	100.0	7.3	4.9	11.1	10.1	18.3	34.5	9.7	4.0	24 184	136	28 646	123
1975	77 560	71 234	100.0	7.3	4.7	11.5	10.2	18.9	34.7	9.1	3.7	24 007	125	28 281	125
1974[4]	76 363	70 863	100.0	7.4	4.9	10.8	9.8	18.1	35.3	9.5	4.2	24 819	(NA)	28 956	(NA)
1973	75 040	69 387	100.0	7.1	5.2	10.3	8.6	17.4	36.6	10.1	4.7	26 011	(NA)	29 992	(NA)
1972	73 572	67 474	100.0	7.2	5.1	10.1	9.3	18.0	36.0	9.7	4.5	25 572	(NA)	29 639	(NA)
1971	72 469	66 486	100.0	7.9	5.3	10.6	9.7	18.6	36.0	8.3	3.6	24 409	(NA)	27 906	(NA)
1970	70 592	65 008	100.0	7.9	5.8	10.5	9.3	17.8	37.1	8.2	3.5	24 613	(NA)	27 812	(NA)
1969	69 027	63 882	100.0	7.8	6.0	10.5	8.7	17.8	37.5	8.0	3.7	24 868	(NA)	27 857	(NA)
1968	67 611	62 501	100.0	8.2	6.1	10.0	9.0	19.9	37.1	6.5	3.1	24 174	(NA)	26 785	(NA)
1967	66 519	61 444	100.0	8.0	6.6	10.9	9.4	18.9	36.6	6.6	3.0	23 313	(NA)	25 417	(NA)
Female															
1995	106 031	96 007	100.0	12.8	9.2	20.8	14.5	19.6	18.5	3.3	1.3	12 130	75	17 265	110
1994[8]	105 028	95 147	100.0	13.5	9.5	21.2	14.8	19.0	17.6	3.1	1.2	11 791	73	16 945	111
1993[7]	104 032	94 417	100.0	13.6	10.2	21.1	14.5	18.9	17.6	3.0	1.0	11 650	75	16 623	111
1992[6]	102 954	93 517	100.0	14.1	10.2	21.1	14.2	18.8	18.1	2.6	1.0	11 638	76	16 209	85
1991	101 483	92 569	100.0	13.9	10.0	21.0	14.8	19.3	17.4	2.7	1.0	11 722	78	16 168	83
1990	100 680	92 245	100.0	14.4	10.5	20.2	14.2	19.4	17.6	2.8	1.0	11 742	83	16 223	85
1989	99 838	91 399	100.0	14.6	10.4	20.2	13.9	19.5	17.6	2.8	.9	11 828	85	16 255	85
1988	99 019	90 593	100.0	15.0	10.5	20.8	13.5	19.1	17.7	2.5	.9	11 445	98	15 860	89
1987[1]	98 225	89 661	100.0	15.6	10.9	20.5	14.1	19.0	16.9	2.2	.8	11 128	90	15 479	80
1986	97 320	87 822	100.0	16.6	10.8	21.1	13.5	18.3	16.8	2.1	.7	10 582	76	14 935	76
1985	96 354	86 531	100.0	17.2	11.3	21.4	13.7	18.2	15.8	1.8	.6	10 222	76	14 409	74
1984	95 282	85 555	100.0	17.8	11.1	21.3	14.4	18.4	14.9	1.6	.6	10 074	66	14 058	69
1983[2]	94 269	83 781	100.0	18.4	11.4	21.5	13.2	19.4	14.1	1.4	.5	9 800	(NA)	13 617	(NA)
1982	93 145	82 505	100.0	19.3	11.4	22.2	13.6	18.8	13.1	1.2	.4	9 385	61	13 064	65
1981	92 228	82 139	100.0	19.2	11.4	22.5	14.1	19.0	12.5	1.1	.3	9 232	64	12 584	61
1980	91 133	80 826	100.0	19.7	11.9	22.2	14.3	18.4	12.1	1.0	.3	9 111	61	12 540	63
1979[3]	89 914	79 921	100.0	20.8	12.1	21.0	14.3	18.9	11.7	1.0	.3	8 963	72	12 410	64
1978	88 617	71 864	100.0	17.9	13.3	22.1	14.1	19.4	11.8	1.0	.3	9 185	81	12 641	65
1977	87 399	65 407	100.0	15.7	13.7	23.2	15.3	19.0	12.0	.9	.3	9 503	68	12 759	60
1976	86 157	63 170	100.0	15.7	13.8	23.4	14.9	19.3	11.8	.8	.3	9 175	72	12 508	62
1975	84 982	60 807	100.0	16.0	13.8	23.7	15.5	18.9	11.3	.7	.2	9 179	57	12 238	57
1974[4]	83 599	59 642	100.0	16.8	13.9	23.5	15.2	18.5	11.1	.8	.2	9 050	(NA)	12 218	(NA)
1973	82 244	57 029	100.0	16.8	15.2	22.4	14.1	18.7	11.7	.8	.2	9 028	(NA)	12 266	(NA)
1972	80 896	54 487	100.0	17.7	14.9	21.3	14.7	19.1	11.3	.8	.3	8 921	(NA)	12 278	(NA)
1971	79 565	52 603	100.0	18.4	15.8	20.8	15.0	18.9	10.2	.7	.3	8 515	(NA)	11 785	(NA)
1970	77 649	51 647	100.0	19.8	16.0	20.4	14.3	18.1	10.5	.6	.3	8 255	(NA)	11 579	(NA)
1969	76 277	50 224	100.0	20.2	16.4	19.8	13.7	19.6	9.4	.6	.3	8 247	(NA)	11 391	(NA)
1968	74 889	48 544	100.0	21.2	16.5	19.1	15.1	18.9	8.6	.5	.2	8 162	(NA)	11 044	(NA)
1967	73 584	46 843	100.0	22.0	17.3	19.3	15.1	17.3	8.0	.8	.3	7 561	(NA)	10 424	(NA)

Table B-5. Persons by Total Money Income, Race, Hispanic Origin, and Sex: 1967 to 1995—Con.

[Income in 1995 CPI-U-X1 adjusted dollars. Persons 15 years old and over beginning with March 1980, and persons 14 years old and over as of March of the following year for previous years. For meaning of symbols, see text]

Race, Hispanic origin, sex, and year	Number (thous.)	With income													
		Number with income (thous.)	Percent distribution									Median income		Mean income	
			Total	$1 to $2,499 or loss	$2,500 to $4,999	$5,000 to $9,999	$10,000 to $14,999	$15,000 to $24,999	$25,000 to $49,999	$50,000 to $74,999	$75,000 and over	Value (dollars)	Standard error (dollars)	Value (dollars)	Standard error (dollars)
WHITE															
Male															
1995	83 463	79 022	100.0	5.6	3.9	10.4	11.5	20.4	30.5	10.9	6.8	23 895	177	32 667	253
1994[8]	82 566	78 220	100.0	6.1	3.9	10.6	12.1	20.2	29.9	10.3	6.9	23 311	179	32 581	248
1993[7]	82 026	77 650	100.0	6.3	4.3	10.8	12.0	19.7	30.5	10.1	6.3	23 183	121	31 820	240
1992[6]	81 179	77 467	100.0	6.3	4.3	11.3	11.2	20.4	30.7	9.8	5.9	23 252	126	30 383	167
1991	80 049	76 578	100.0	5.6	4.2	10.8	11.6	20.2	31.1	10.4	6.0	23 940	125	30 770	166
1990	79 555	76 480	100.0	5.6	4.1	10.6	10.6	20.3	32.0	10.7	6.1	24 685	126	31 648	177
1989	78 908	75 858	100.0	5.7	4.0	10.1	10.5	19.5	32.1	11.3	6.7	25 641	136	33 060	192
1988	78 230	75 247	100.0	5.6	4.3	10.1	9.9	19.4	32.8	11.6	6.3	25 712	167	32 250	187
1987[1]	77 743	74 647	100.0	6.1	4.4	10.0	10.6	18.9	32.2	11.7	6.1	25 362	173	31 893	169
1986	77 212	73 827	100.0	6.5	4.4	10.3	9.9	18.6	32.7	11.6	6.0	25 113	178	31 629	165
1985	76 617	73 222	100.0	6.7	4.7	10.6	10.5	18.9	32.2	10.9	5.4	24 235	140	30 484	156
1984	75 487	72 162	100.0	7.0	4.7	10.9	10.7	18.7	32.1	10.8	5.1	24 154	141	29 716	138
1983[2]	74 805	71 231	100.0	7.5	5.0	10.9	10.0	20.0	31.9	9.6	5.1	23 601	(NA)	28 921	(NA)
1982	74 043	70 477	100.0	7.6	4.8	11.1	10.0	20.0	32.3	9.4	4.9	23 510	155	28 808	136
1981	72 449	70 351	100.0	6.9	4.7	10.8	10.2	18.8	33.5	10.4	4.6	24 181	164	29 085	135
1980	72 449	69 420	100.0	6.5	4.3	10.7	10.4	19.0	34.5	10.1	4.5	24 680	170	29 567	137
1979[3]	71 887	69 247	100.0	6.3	4.6	10.2	9.9	18.8	34.1	11.0	5.0	25 342	132	30 632	146
1978	71 308	67 273	100.0	6.9	4.4	10.4	9.4	18.4	34.5	10.9	5.0	25 858	163	30 726	151
1977	70 407	65 974	100.0	7.1	4.7	10.5	9.7	17.7	34.9	10.6	4.8	25 568	133	30 232	137
1976	69 555	64 946	100.0	6.9	4.5	10.4	9.8	17.9	35.6	10.5	4.4	25 495	146	29 772	133
1975	68 573	63 629	100.0	7.0	4.4	10.7	9.8	18.5	35.8	9.8	4.1	25 219	146	29 374	136
1974[4]	67 667	63 207	100.0	7.1	4.6	10.0	9.5	17.7	36.4	10.2	4.6	25 999	(NA)	30 019	(NA)
1973	66 550	62 082	100.0	6.8	4.9	9.6	8.3	16.9	37.6	10.8	5.1	27 293	(NA)	31 165	(NA)
1972	65 385	60 565	100.0	6.9	4.7	9.6	8.8	17.5	37.1	10.5	5.0	26 821	(NA)	30 823	(NA)
1971	64 611	59 729	100.0	7.6	4.8	10.1	9.1	18.1	37.4	9.0	3.9	25 590	(NA)	29 006	(NA)
1970	63 002	58 447	100.0	7.5	5.3	10.1	8.7	17.2	38.5	8.9	3.8	25 871	(NA)	28 930	(NA)
1969	61 645	57 343	100.0	7.4	5.5	10.2	8.1	17.0	39.0	8.7	4.1	26 167	(NA)	29 041	(NA)
1968	60 498	56 219	100.0	7.8	5.6	9.6	8.5	19.3	38.8	7.1	3.4	25 334	(NA)	27 873	(NA)
1967	59 524	55 270	100.0	7.5	6.1	10.5	8.6	18.4	38.5	7.1	3.3	24 544	(NA)	26 479	(NA)
Female															
1995	88 134	80 608	100.0	13.1	8.9	20.3	14.5	19.7	18.8	3.4	1.4	12 316	82	17 579	124
1994[8]	87 484	80 045	100.0	13.8	9.2	20.6	14.8	19.0	18.0	3.2	1.3	11 960	79	17 202	125
1993[7]	86 765	79 484	100.0	13.8	9.8	20.7	14.5	19.0	18.0	3.1	1.1	11 882	81	16 891	121
1992[6]	86 098	78 885	100.0	14.1	9.8	20.5	14.4	19.0	18.5	2.7	1.1	11 908	83	16 504	93
1991	85 510	78 721	100.0	14.2	9.5	20.3	14.8	19.5	17.8	2.8	1.0	11 996	84	16 417	91
1990	85 012	78 566	100.0	14.7	10.0	19.6	14.2	19.7	17.9	2.9	1.0	12 030	90	16 485	93
1989	84 508	77 933	100.0	14.9	10.1	19.5	14.1	19.7	17.9	2.8	1.0	12 059	91	16 443	92
1988	84 035	77 493	100.0	15.4	9.9	20.2	13.5	19.4	18.1	2.6	.9	11 727	106	16 117	98
1987[1]	83 552	76 940	100.0	15.9	10.4	19.9	14.2	19.1	17.3	2.4	.8	11 413	85	15 747	90
1986	83 003	75 587	100.0	17.0	10.3	20.5	13.6	18.5	17.1	2.2	.7	10 790	83	15 111	83
1985	82 345	74 640	100.0	17.8	10.8	20.7	13.8	18.4	16.0	2.0	.7	10 420	84	14 613	81
1984	81 603	73 977	100.0	18.3	10.7	20.7	14.4	18.6	15.0	1.7	.6	10 193	70	14 202	76
1983[2]	80 901	72 643	100.0	18.9	11.0	20.9	13.2	19.5	14.4	1.5	.6	9 972	(NA)	13 794	(NA)
1982	80 066	71 624	100.0	19.9	10.9	21.6	13.7	18.9	13.4	1.3	.5	9 512	67	13 223	72
1981	79 591	71 566	100.0	19.8	10.9	21.9	14.0	19.1	12.8	1.2	.3	9 335	71	12 718	66
1980	78 766	70 573	100.0	20.5	11.5	21.6	14.2	18.5	12.3	1.1	.4	9 161	67	12 623	69
1979[3]	77 882	69 839	100.0	21.5	11.5	20.4	14.2	19.0	11.8	1.0	.4	9 047	78	12 487	70
1978	77 091	62 695	100.0	18.7	12.9	21.4	14.1	19.5	12.0	1.1	.3	9 295	86	12 714	72
1977	76 194	56 813	100.0	16.0	13.5	22.7	15.2	19.3	12.2	.9	.3	9 648	75	12 899	68
1976	75 239	55 026	100.0	16.3	13.5	22.8	14.8	19.4	12.1	.8	.3	9 252	80	12 620	67
1975	74 351	52 936	100.0	16.4	13.6	23.0	15.5	19.0	11.4	.7	.2	9 274	60	12 338	62
1974[4]	73 312	52 038	100.0	17.2	13.7	22.9	15.2	18.7	11.3	.8	.2	9 153	(NA)	12 342	(NA)
1973	72 248	49 741	100.0	17.1	14.9	22.1	13.8	18.9	12.1	.9	.3	9 115	(NA)	12 441	(NA)
1972	71 226	47 519	100.0	18.1	14.5	21.0	14.4	19.2	11.6	.9	.3	8 979	(NA)	12 388	(NA)
1971	70 293	45 941	100.0	18.7	15.3	20.4	14.8	19.3	10.5	.7	.3	8 656	(NA)	11 966	(NA)
1970	68 793	45 288	100.0	20.1	15.6	19.9	14.1	18.5	10.8	.6	.3	8 362	(NA)	11 753	(NA)
1969	67 680	44 025	100.0	20.1	16.1	19.4	13.5	20.1	9.9	.6	.3	8 440	(NA)	11 639	(NA)
1968	66 543	42 482	100.0	21.0	16.1	18.6	15.0	19.4	9.1	.6	.2	8 404	(NA)	11 323	(NA)
1967	66 240	41 045	100.0	21.8	16.9	18.8	14.8	18.0	8.5	.8	.4	7 788	(NA)	10 689	(NA)

Table B-5. Persons by Total Money Income, Race, Hispanic Origin, and Sex: 1967 to 1995—Con.

[Income in 1995 CPI-U-X1 adjusted dollars. Persons 15 years old and over beginning with March 1980, and persons 14 years old and over as of March of the following year for previous years. For meaning of symbols, see text]

Race, Hispanic origin, sex, and year	Number (thous.)	With income													
		Number with income (thous.)	Percent distribution									Median income		Mean income	
			Total	$1 to $2,499 or loss	$2,500 to $4,999	$5,000 to $9,999	$10,000 to $14,999	$15,000 to $24,999	$25,000 to $49,999	$50,000 to $74,999	$75,000 and over	Value (dollars)	Standard error (dollars)	Value (dollars)	Standard error (dollars)
BLACK															
Male															
1995	10 922	9 339	100.0	9.4	7.2	17.0	13.3	23.6	22.8	4.7	2.0	16 006	285	21 322	568
1994[8]	10 825	9 199	100.0	9.0	6.8	18.7	15.0	20.8	22.5	5.2	2.1	15 407	322	20 786	387
1993[7]	10 639	8 947	100.0	10.8	7.0	17.9	14.1	21.3	23.2	4.6	1.3	15 403	474	20 134	451
1992[6]	10 453	9 104	100.0	10.1	9.3	18.9	13.3	21.3	22.4	3.2	1.5	14 191	421	18 988	325
1991	10 252	8 943	100.0	10.2	8.8	17.8	14.5	20.9	22.3	4.3	1.2	14 504	375	19 090	302
1990	10 074	8 820	100.0	9.8	7.7	19.0	13.2	21.3	22.9	4.9	1.3	15 004	441	19 805	324
1989	9 948	8 806	100.0	9.3	7.7	18.9	13.3	22.4	22.9	4.4	1.2	15 497	375	19 845	323
1988	9 809	8 610	100.0	9.6	7.7	18.3	13.1	20.7	24.3	4.5	1.8	15 516	350	20 388	379
1987[1]	9 668	8 488	100.0	9.6	8.2	18.7	14.1	20.7	23.4	4.1	1.1	15 045	279	19 550	325
1986	9 472	8 285	100.0	9.2	9.3	17.9	14.6	19.5	24.2	4.2	1.1	15 048	298	19 274	307
1985	9 309	8 127	100.0	9.7	9.3	17.8	13.5	22.0	23.6	3.2	1.0	15 251	334	18 945	309
1984	9 141	7 851	100.0	11.3	8.8	19.6	14.3	21.4	20.5	3.4	.8	13 858	390	17 776	267
1983[2]	8 986	7 587	100.0	12.2	9.3	18.6	12.6	22.0	21.3	3.3	.7	13 802	(NA)	17 679	(NA)
1982	8 757	7 290	100.0	10.7	9.3	18.2	14.4	22.3	22.1	2.2	.7	14 089	370	17 615	276
1981	8 614	7 459	100.0	10.5	8.4	18.6	13.9	21.4	24.1	2.7	.4	14 379	328	17 813	252
1980	8 448	7 387	100.0	10.7	9.1	18.3	13.1	21.4	23.7	3.1	.6	14 831	335	18 227	270
1979[3]	8 292	7 288	100.0	9.1	8.7	18.1	13.0	22.4	24.5	3.6	.6	15 687	317	19 081	282
1978	8 148	6 971	100.0	9.8	9.0	17.2	13.3	20.6	25.5	3.9	.6	15 491	325	19 284	294
1977	8 057	6 777	100.0	10.5	8.3	16.8	15.4	21.4	23.9	2.8	.9	15 172	260	18 671	231
1976	7 914	6 651	100.0	10.4	7.9	17.7	13.2	22.2	25.4	2.6	.6	15 350	308	18 421	236
1975	7 720	6 485	100.0	9.6	8.0	19.0	14.0	22.1	24.7	2.2	.4	15 077	287	17 987	209
1974[4]	7 507	6 409	100.0	9.9	7.9	17.7	13.3	22.5	25.5	2.8	.3	16 109	(NA)	18 552	(NA)
1973	7 415	6 394	100.0	10.3	8.4	16.0	12.2	22.7	27.2	2.6	.5	16 509	(NA)	18 934	(NA)
1972	7 200	6 043	100.0	10.8	8.7	14.7	13.4	22.9	26.7	2.2	.6	16 246	(NA)	18 696	(NA)
1971	7 041	6 024	100.0	11.2	9.5	15.5	14.5	24.3	23.1	1.4	.4	15 261	(NA)	17 284	(NA)
1970	6 796	5 844	100.0	11.6	10.0	14.2	14.7	23.5	24.0	1.5	.4	15 340	(NA)	17 281	(NA)
1969	6 637	5 870	100.0	11.5	10.6	13.9	13.8	24.9	23.6	1.5	.2	15 221	(NA)	16 868	(NA)
1968	6 456	5 715	100.0	12.6	10.1	13.9	14.7	26.4	20.9	1.0	.3	15 030	(NA)	16 243	(NA)
1967	6 318	5 572	100.0	12.6	11.0	15.0	16.7	24.5	18.6	1.2	.4	14 048	(NA)	15 517	(NA)
Female															
1995	13 292	11 607	100.0	10.5	11.0	25.2	15.2	19.3	16.4	2.1	.3	10 961	228	14 907	222
1994[8]	13 097	11 450	100.0	10.6	11.9	25.2	14.7	19.3	15.1	2.4	.8	10 843	224	15 372	263
1993[7]	12 872	11 267	100.0	11.2	13.6	25.5	15.0	17.6	14.6	1.9	.5	10 028	218	14 516	282
1992[6]	12 677	11 076	100.0	12.3	13.2	26.4	13.5	17.1	15.4	1.9	.2	9 653	236	13 870	199
1991	12 288	10 727	100.0	10.8	13.3	27.0	14.3	17.9	14.7	1.5	.5	9 865	218	14 155	214
1990	12 124	10 687	100.0	11.6	14.7	25.2	14.1	17.4	14.8	1.8	.4	9 711	240	14 049	216
1989	11 966	10 577	100.0	12.2	13.3	26.2	12.9	18.0	15.3	1.9	.3	9 679	294	14 367	221
1988	11 786	10 380	100.0	11.6	14.0	25.9	13.9	17.5	15.2	1.5	.3	9 467	187	13 786	219
1987[1]	11 663	10 164	100.0	11.7	15.2	26.1	14.0	17.8	13.7	1.2	.2	9 322	184	13 356	193
1986	11 447	9 819	100.0	12.6	14.6	27.1	13.6	16.8	13.8	1.2	.3	9 130	175	13 263	218
1985	11 263	9 611	100.0	11.9	15.9	28.1	12.8	16.6	13.7	.8	.1	8 890	193	12 749	184
1984	11 092	9 460	100.0	13.0	14.2	26.8	15.5	16.5	12.9	.9	.1	9 041	202	12 647	175
1983[2]	10 911	9 107	100.0	13.6	15.7	26.8	13.3	18.1	11.7	.7	.1	8 521	(NA)	12 103	(NA)
1982	10 687	8 921	100.0	13.8	15.3	27.8	14.0	17.9	10.7	.4	.1	8 390	201	11 715	164
1981	10 511	8 829	100.0	14.2	14.9	28.1	14.6	17.3	10.1	.6	.1	8 293	174	11 380	159
1980	10 317	8 596	100.0	13.1	15.5	28.1	15.1	17.2	10.3	.5	.1	8 481	204	11 716	165
1979[3]	10 108	8 533	100.0	14.8	16.5	25.7	14.5	17.6	10.2	.6	.1	8 234	181	11 626	169
1978	9 902	7 959	100.0	12.3	17.0	27.6	14.1	18.5	10.0	.4	.1	8 370	190	11 768	172
1977	9 684	7 562	100.0	13.2	15.9	27.8	16.3	16.5	10.0	.3	–	8 331	128	11 582	145
1976	9 484	7 188	100.0	11.1	15.9	28.6	15.4	18.5	9.9	.5	.1	8 718	133	11 661	139
1975	9 269	6 969	100.0	12.7	15.6	29.0	15.4	17.8	9.1	.4	–	8 425	149	11 210	133
1974[4]	9 047	6 779	100.0	14.0	15.9	28.7	15.0	17.0	8.9	.4	–	8 263	(NA)	11 038	(NA)
1973	8 839	6 513	100.0	15.0	17.9	24.9	16.5	17.1	8.2	.3	–	8 227	(NA)	10 836	(NA)
1972	8 616	6 274	100.0	14.2	18.3	24.3	16.2	17.8	8.6	.4	.1	6 389	(NA)	11 169	(NA)
1971	8 428	6 151	100.0	16.7	19.6	24.4	15.7	16.0	7.4	.2	–	7 585	(NA)	10 240	(NA)
1970	8 041	5 844	100.0	17.6	18.7	24.4	16.5	15.2	7.2	.3	–	7 613	(NA)	10 122	(NA)
1969	7 841	5 728	100.0	20.5	19.1	22.8	15.9	16.0	5.5	.2	–	7 117	(NA)	9 469	(NA)
1968	7 636	5 629	100.0	22.5	19.3	22.9	15.7	14.9	4.7	.1	–	6 666	(NA)	8 926	(NA)
1967	7 461	5 397	100.0	23.2	20.6	22.9	16.4	11.9	4.3	.5	.2	6 130	(NA)	8 699	(NA)

Table B-5. Persons by Total Money Income, Race, Hispanic Origin, and Sex: 1967 to 1995—Con.

[Income in 1995 CPI-U-X1 adjusted dollars. Persons 15 years old and over beginning with March 1980, and persons 14 years old and over as of March of the following year for previous years. For meaning of symbols, see text]

Race, Hispanic origin, sex, and year	Number (thous.)	With income													
		Number with income (thous.)	Percent distribution									Median income		Mean income	
			Total	$1 to $2,499 or loss	$2,500 to $4,999	$5,000 to $9,999	$10,000 to $14,999	$15,000 to $24,999	$25,000 to $49,999	$50,000 to $74,999	$75,000 and over	Value (dollars)	Standard error (dollars)	Value (dollars)	Standard error (dollars)
HISPANIC ORIGIN[5]															
Male															
1995	9 826	8 577	100.0	7.1	6.8	18.2	18.3	24.3	19.5	4.1	1.6	14 840	293	19 501	486
1994[8]	9 555	8 375	100.0	7.2	6.3	19.0	18.5	23.9	19.2	3.8	2.1	14 911	307	20 674	675
1993[7]	9 312	8 208	100.0	7.4	6.6	19.6	18.7	22.5	19.7	4.0	1.5	14 437	347	19 685	498
1992[6]	8 996	8 056	100.0	7.5	6.9	20.0	16.6	23.8	20.1	3.5	1.5	14 564	332	19 125	341
1991	7 738	6 939	100.0	6.6	5.5	18.3	19.3	23.0	22.0	3.9	1.5	15 462	387	20 069	355
1990	7 502	6 767	100.0	6.7	6.7	17.6	17.1	24.4	21.9	4.0	1.6	15 706	368	20 350	387
1989	7 254	6 592	100.0	7.4	5.7	16.4	16.9	25.7	21.4	4.3	2.1	16 469	407	21 347	436
1988	7 012	6 342	100.0	6.5	6.6	15.7	15.5	25.9	23.7	4.2	1.9	16 786	513	21 443	453
1987[1]	6 768	6 102	100.0	6.0	6.4	17.2	16.8	22.9	23.8	5.1	1.8	16 407	282	21 737	449
1986	6 517	5 870	100.0	7.6	6.7	17.1	15.6	22.9	23.5	5.2	1.4	16 035	284	20 696	388
1985	6 232	5 523	100.0	7.5	7.0	17.1	16.1	22.3	24.5	4.4	1.2	16 195	339	20 523	375
1984	5 809	5 174	100.0	8.4	7.3	16.2	15.8	22.2	24.2	4.5	1.4	16 283	447	20 535	475
1983[2]	5 633	4 236	100.0	8.1	6.7	16.9	13.8	25.5	24.1	3.7	1.2	16 588	(NA)	(NA)	(NA)
1982	4 592	4 092	100.0	8.4	6.5	16.3	14.8	25.1	23.6	3.8	1.5	16 692	407	20 383	504
1981	4 557	4 131	100.0	7.6	6.1	14.9	15.1	24.0	26.7	4.4	1.1	17 258	474	20 845	477
1980	4 429	3 996	100.0	7.9	5.8	14.4	15.5	24.8	26.6	3.8	1.4	17 886	565	21 292	515
1979[3]	4 196	3 852	100.0	7.5	6.5	13.6	13.8	26.2	26.6	4.2	1.5	18 269	589	21 861	533
1978	3 880	3 447	100.0	7.7	6.0	13.0	12.4	27.0	28.1	4.5	1.3	18 920	526	22 074	549
1977	3 848	3 376	100.0	7.5	6.0	13.3	13.6	25.9	28.1	4.4	1.2	18 802	429	21 526	446
1976	3 526	3 099	100.0	8.4	6.2	13.8	13.6	24.9	28.2	3.9	1.0	18 088	521	20 961	480
1975	3 415	2 945	100.0	8.1	6.2	13.3	13.3	27.0	27.7	3.4	.9	18 377	477	20 826	526
1974[4]	3 519	3 052	100.0	8.5	6.2	12.9	13.2	26.3	28.6	3.1	1.2	18 919	(NA)	21 292	(NA)
1973	3 433	2 867	100.0	8.5	5.7	11.9	10.7	27.3	31.4	3.8	.7	20 019	(NA)	(NA)	(NA)
1972	3 204	2 709	100.0	7.9	6.2	11.3	14.0	25.5	30.6	3.4	1.2	19 860	(NA)	(NA)	(NA)
Female															
1995	9 754	7 478	100.0	15.3	12.7	26.6	15.2	17.3	11.1	1.4	.4	8 928	228	12 999	485
1994[8]	9 433	7 298	100.0	15.5	12.2	27.4	16.2	15.4	11.4	1.4	.5	8 857	229	12 865	313
1993[7]	9 146	7 053	100.0	15.6	14.0	26.9	15.5	15.7	10.7	1.2	.4	8 543	245	12 272	266
1992[6]	8 815	6 749	100.0	15.6	13.4	25.8	16.1	15.0	12.4	1.1	.6	9 025	240	12 683	257
1991	7 806	6 084	100.0	16.5	13.3	25.6	16.1	16.3	10.7	1.2	.4	8 966	245	12 313	263
1990	7 559	5 903	100.0	17.1	13.4	24.7	15.6	16.6	10.9	1.3	.4	8 783	253	12 345	259
1989	7 323	5 677	100.0	17.6	12.4	22.9	16.0	16.9	12.4	1.3	.4	9 398	288	12 953	285
1988	7 045	5 532	100.0	18.1	13.2	22.7	16.1	15.8	12.7	.9	.5	9 005	286	12 611	341
1987[1]	6 835	5 357	100.0	17.4	13.5	24.5	15.3	16.3	11.4	1.1	.5	8 894	227	12 474	296
1986	6 588	5 096	100.0	18.0	12.7	25.3	14.5	16.6	11.8	.9	.2	8 813	249	12 052	254
1985	6 366	4 843	100.0	18.3	13.7	25.9	14.4	16.0	11.0	.6	.2	8 526	239	11 583	254
1984	5 967	4 617	100.0	19.1	12.9	24.2	15.5	17.9	9.5	.7	.2	8 551	290	11 435	292
1983[2]	5 790	4 098	100.0	19.5	13.4	25.5	14.6	17.0	9.0	.8	.2	8 218	(NA)	(NA)	(NA)
1982	5 119	3 832	100.0	20.1	13.5	25.0	15.3	17.2	8.4	.5	.2	8 194	328	10 872	301
1981	4 955	3 787	100.0	19.9	13.0	24.0	16.7	17.8	8.1	.5	.1	8 559	321	10 807	286
1980	4 734	3 617	100.0	20.0	14.0	24.5	17.9	15.7	7.4	.4	.1	8 157	346	10 394	287
1979[3]	4 501	3 495	100.0	20.1	13.3	22.9	18.6	16.7	7.7	.6	.1	8 547	362	10 825	301
1978	4 178	2 949	100.0	17.5	14.8	24.7	17.5	17.4	7.6	.4	.1	8 552	348	10 833	318
1977	4 212	2 780	100.0	16.5	15.0	24.6	19.4	16.9	7.3	.1	.1	8 847	321	10 822	277
1976	3 922	2 568	100.0	15.7	15.1	25.2	18.9	18.7	6.0	.3	–	8 618	308	10 491	259
1975	3 777	2 380	100.0	16.4	15.2	24.9	20.3	17.0	6.1	.1	–	8 683	301	10 299	258
1974[4]	3 743	2 353	100.0	16.7	13.2	26.5	19.4	18.1	6.0	.2	–	8 833	(NA)	10 504	(NA)
1973	3 752	2 154	100.0	18.2	13.4	25.5	15.9	19.2	7.2	.5	.1	8 563	(NA)	(NA)	(NA)
1972	3 511	1 928	100.0	17.7	14.6	22.2	21.0	17.2	7.1	.3	–	9 086	(NA)	(NA)	(NA)

Table B-5. Persons by Total Money Income, Race, Hispanic Origin, and Sex: 1967 to 1995—Con.

[Income in 1995 CPI-U-X1 adjusted dollars. Persons 15 years old and over beginning with March 1980, and persons 14 years old and over as of March of the following year for previous years. For meaning of symbols, see text]

Race, Hispanic origin, sex, and year	Number (thous.)	With income													
		Number with income (thous.)	Percent distribution									Median income		Mean income	
			Total	$1 to $2,499 or loss	$2,500 to $4,999	$5,000 to $9,999	$10,000 to $14,999	$15,000 to $24,999	$25,000 to $49,999	$50,000 to $74,999	$75,000 and over	Value (dollars)	Standard error (dollars)	Value (dollars)	Standard error (dollars)
WHITE, NOT HISPANIC ORIGIN															
Male															
1995	74 040	70 754	100.0	5.4	3.6	9.5	10.7	19.9	31.8	11.7	7.4	25 481	147	34 201	276
1994[8]	74 238	70 919	100.0	6.0	3.7	9.7	11.4	19.9	31.0	11.0	7.3	24 806	189	33 782	262
1993[7]	73 580	70 179	100.0	6.2	4.0	9.9	11.3	19.4	31.7	10.7	6.8	24 438	182	33 109	259
1992[6]	72 761	69 907	100.0	6.1	4.1	10.4	10.6	20.0	31.9	10.5	6.4	24 331	139	31 587	180
1991	72 682	69 976	100.0	5.5	4.1	10.2	10.9	20.0	32.0	11.0	6.4	24 811	131	31 771	178
1990	72 352	69 987	100.0	5.5	3.8	9.9	9.9	19.9	33.0	11.3	6.6	25 604	131	32 705	189
1989	71 972	69 558	100.0	5.6	3.9	9.6	9.9	19.0	33.0	11.9	7.1	26 621	143	34 114	204
1988	71 492	69 143	100.0	5.5	4.1	9.6	9.5	18.8	33.6	12.2	6.7	26 671	149	33 203	188
1987[1]	71 224	68 762	100.0	6.0	4.2	9.4	10.0	18.6	32.9	12.3	6.5	26 420	186	32 758	185
1986	70 888	68 131	100.0	6.4	4.2	9.8	9.4	18.3	33.5	12.1	6.4	26 242	190	32 542	182
1985	70 624	67 859	100.0	6.6	4.6	10.1	10.0	18.7	32.8	11.4	5.8	25 058	191	31 272	173
1984	69 835	67 126	100.0	6.9	4.5	10.5	10.3	18.5	32.7	11.2	5.4	24 872	160	30 404	158
1983[2]	69 303	66 350	100.0	7.4	4.8	10.5	9.7	19.6	32.5	10.1	5.4	24 288	153	29 583	156
1982	69 559	66 476	100.0	7.5	4.7	10.8	9.7	19.7	32.8	9.8	5.1	24 111	161	29 316	155
1981	68 849	66 327	100.0	6.9	4.6	10.6	9.9	18.5	33.9	10.8	4.8	24 817	184	29 590	154
1980	68 176	65 564	100.0	6.5	4.2	10.5	10.1	18.6	35.0	10.5	4.7	25 334	193	30 049	156
1979[3]	67 823	65 506	100.0	6.2	4.5	10.0	9.7	18.4	34.5	11.4	5.2	25 875	192	31 127	165
1978	67 528	63 916	100.0	6.9	4.3	10.3	9.2	18.0	34.8	11.2	5.2	26 134	156	31 184	172
1977	66 665	62 678	100.0	7.1	4.6	10.3	9.5	17.3	35.3	10.9	4.9	26 086	162	30 687	174
1976	66 125	61 921	100.0	6.8	4.5	10.2	9.6	17.6	35.9	10.8	4.6	25 962	162	30 203	169
1975	65 251	60 755	100.0	7.0	4.3	10.6	9.6	18.1	36.2	10.1	4.2	25 800	176	29 783	171
1974[4]	64 233	60 397	100.0	7.1	4.5	9.9	9.3	17.2	36.8	10.5	4.7	26 548	182	30 454	170
1973	63 207	59 151	100.0	6.7	4.8	9.5	8.1	16.4	37.9	11.2	5.4	27 684	168	31 646	161
1972	62 273	57 870	100.0	6.8	4.6	9.5	8.6	17.1	37.4	10.8	5.1	27 127	165	31 242	165
Female															
1995	78 867	73 506	100.0	12.8	8.5	19.7	14.4	19.9	19.5	3.6	1.5	12 807	117	18 026	128
1994[8]	79 252	73 665	100.0	13.7	8.9	20.0	14.7	19.3	18.6	3.4	1.4	12 284	83	17 573	133
1993[7]	78 477	73 128	100.0	13.6	9.4	20.1	14.5	19.3	18.7	3.3	1.2	12 233	86	17 292	129
1992[6]	77 820	72 559	100.0	14.0	9.5	20.0	14.2	19.4	19.0	2.8	1.2	12 222	88	16 840	100
1991	78 081	72 959	100.0	14.0	9.2	19.9	14.7	19.7	18.4	3.0	1.1	12 309	87	16 753	95
1990	77 796	72 939	100.0	14.5	9.7	19.2	14.1	20.0	18.5	3.0	1.1	12 338	94	16 811	98
1989	77 500	72 509	100.0	14.7	9.9	19.3	13.9	19.9	18.3	2.9	1.0	12 306	98	16 706	97
1988	77 296	72 216	100.0	15.1	9.7	20.1	13.3	19.7	18.5	2.7	.9	12 001	106	16 381	98
1987[1]	76 983	71 817	100.0	15.8	10.1	19.6	14.1	19.3	17.7	2.4	.9	11 669	103	15 982	97
1986	76 641	70 671	100.0	17.0	10.2	20.2	13.5	18.6	17.5	2.2	.8	10 973	110	15 325	92
1985	76 199	69 972	100.0	17.7	10.6	20.3	13.7	18.6	16.3	2.1	.7	10 535	75	14 821	88
1984	75 804	69 497	100.0	18.3	10.5	20.4	14.3	18.7	15.4	1.8	.6	10 356	76	14 380	88
1983[2]	75 274	68 380	100.0	18.9	10.8	20.6	13.1	19.7	14.7	1.6	.6	10 192	81	13 967	84
1982	75 083	67 894	100.0	19.9	10.8	21.4	13.6	18.9	13.6	1.3	.5	9 796	81	13 354	81
1981	74 787	67 889	100.0	19.8	10.8	21.8	13.9	19.2	13.0	1.2	.3	9 503	88	12 825	74
1980	74 193	67 084	100.0	20.5	11.4	21.4	14.0	18.7	12.5	1.1	.4	9 222	72	12 744	78
1979[3]	73 535	66 447	100.0	21.6	11.4	20.3	14.0	19.2	12.0	1.0	.4	9 282	72	12 571	78
1978	73 030	59 833	100.0	18.7	12.8	21.3	13.9	19.6	12.2	1.1	.4	9 706	79	12 806	81
1977	72 104	54 110	100.0	16.0	13.4	22.6	15.0	19.4	12.4	1.0	.3	10 089	84	13 005	84
1976	71 425	52 538	100.0	16.3	13.4	22.7	14.6	19.4	12.4	.9	.4	9 885	90	12 723	85
1975	70 686	50 628	100.0	16.4	13.5	22.9	15.3	19.2	11.7	.8	.2	9 806	95	12 433	79
1974[4]	69 666	49 757	100.0	17.2	13.7	22.8	15.0	18.7	11.5	.8	.3	9 611	103	12 430	85
1973	68 605	47 526	100.0	17.0	15.0	21.9	13.7	18.9	12.3	.9	.3	9 309	107	12 515	77
1972	67 815	45 594	100.0	18.1	14.4	20.9	14.2	19.3	11.8	.9	.3	9 062	117	12 467	82

[1] Implementation of a new March CPS processing system.
[2] Implementation of Hispanic population controls.
[3] Implementation of 1980 census population controls.
[4] Implementation of a new March CPS processing system.
[5] Persons of Hispanic origin may be of any race. Income data for persons of Hispanic origin are not available prior to 1972.
[6] Based on 1990 census adjusted populaton controls.
[7] Data collection method changed from paper and pencil to computer-assisted interviewing; earnings limits increased to $999,999; Social Security limits increased to $49,999; SSI and public assistance limits increased to $24,999; Veterans' Benefits limits increased to $99,999; child support and alimony limits decreased to $49,999.
[8] Introduction of new, 1990 census sample design.

Appendix C.
Introduction of 1990 Census Definition of Metropolitan and Nonmetropolitan Areas to the Current Population Survey

During the period April 1994 through June 1995, the U.S. Census Bureau systematically introduced a new sample design for the Current Population Survey (CPS) based on the results of the 1990 decennial census. During this phase-in period, CPS estimates were being made from two distinct sample designs: the old 1980 sample design and the new 1990 sample design. The March 1995 CPS consisted of 55 percent new (1990) sample and 45 percent old (1980) sample.[1] The data in this report, based on the March 1996 CPS, are the first estimates based entirely on households selected from the 1990 census-based sample design.

One of the effects of the introduction of the 1990 census sample design is the change in the definition of metropolitan and nonmetropolitan areas. The 1990 census sample design incorporates the geographic definitions officially released in 1993[2]; the 1980 census sample design incorporates the geographic definitions released in 1983. To show the effect of the introduction of the 1990 census definitions of metropolitan and nonmetropolitan areas on the CPS, two sets of data were produced for March 1995. Table C–1 presents the number and median income of households inside and outside metropolitan areas from the March 1996 CPS (based entirely on 1990 census area definitions) and the March 1995 CPS using both the 1990 and 1980 census area definitions.

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[1] For detailed information on the 1990 sample redesign, see the Department of Labor, Bureau of Labor Statistics report, *Employment and Earnings*, Volume 41 Number 5, May 1994.

[2] For additional information on the new metropolitan area definitions, see *Revised Statistical Definitions for Metropolitan Areas (MA's)*, Office of Management and Budget, Bulletin No. 93-17, June 30, 1993.

Table C–1. **Median Income of Households for Metropolitan and Nonmetropolitan Areas by 1990 and 1980 Area Definitions, Race, and Hispanic Origin of Householder: March 1995 and 1996**

[Income in 1995 dollars]

Income measure	Inside metropolitan areas			Outside metropolitan areas		
	March 1996 CPS	March 1995 CPS		March 1996 CPS	March 1995 CPS	
		1990 definition	1980 definition		1990 definition	1980 definition
NUMBER						
Total households	**79,875**	**78,594**	**76,322**	**19,753**	**20,396**	**22,669**
White	66,648	65,302	63,295	17,863	18,434	20,442
Black	10,080	10,171	9,957	1,496	1,484	1,698
Hispanic origin[1]	7,228	7,103	6,962	711	632	773
MEDIAN HOUSEHOLD INCOME (dollars)						
Total households	**36,079**	**35,222**	**35,497**	**27,776**	**26,993**	**27,032**
White	38,103	37,316	37,575	28,891	28,013	28,119
Black	23,246	22,576	22,810	16,497	16,308	16,216
Hispanic origin[1]	23,081	24,477	24,600	21,373	19,691	19,319

[1] Persons of Hispanic origin may be of any race.

Appendix D.
Source and Accuracy of Estimates

SOURCES OF DATA

Most estimates in this report come from data obtained in March of years 1968 through 1996 in the Current Population Survey (CPS). The U.S. Census Bureau conducts the survey every month, although this report uses only March data for its estimates. The March survey uses two sets of questions, the basic CPS and the supplement.

Data from various sources were used in developing alternative measures of income and poverty for 1995. Specifically, data from the American Housing Survey (AHS), the Income Survey Development Program (ISDP), and the Internal Revenue Service (IRS) were combined with CPS data to create simulations of taxes paid, number of tax filing units, adjusted gross income, and other tax characteristics for the March 1996 CPS.

In addition, this report uses the *State Tax Handbook* from Commerce Clearing House as information sources for tax data. For noncash valuation estimates, this report uses data from the U.S. Department of Agriculture (USDA), the Health Care Financing Administration (HCFA), and the Department of Housing and Urban Development (HUD).

A description of sources of data from which these estimates were derived follows. Except for the CPS, these descriptions are brief. See Current Population Reports, Series P60-186RD, *Measuring the Effect of Benefits and Taxes on Income and Poverty: 1992,* and publications on the appropriate surveys for more details.

American Housing Survey. The U. S. Census Bureau collects housing data for the Department of Housing and Urban Development. The population covered by the sample for the AHS, which was called the Annual Housing Survey before 1984, includes all housing units in the United States. A structure must meet specific criteria developed by the U.S. Census Bureau before it is termed a housing unit. For a more detailed description of the sample design, see the report Current Housing Reports, Series H150-89, *The American Housing Survey for the United States in 1989,* U.S. Department of Commerce.

The AHS is no longer conducted in even-numbered years, so property tax estimates in this report are based on the 1993 AHS. Also, for the noncash estimates, 1985 AHS data were used in a model to estimate the value of public housing. For more details on the AHS model used to estimate public and subsidized housing values, please see appendix B of Current Population Reports, Series P60-186RD, *Measuring the Effect of Benefits and Taxes on Income and Poverty: 1992.*

Income Survey Development Program. The ISDP was the research and development phase for the Survey of Income and Program Participation (SIPP). The ISDP was used to examine and resolve design, operational, and technical issues for SIPP. The household sample for the 1979 ISDP was a nationwide multiple frame sample. The majority of sample households in the ISDP came from addresses contacted in the 1976 Survey of Income and Education. The remainder of sample households were selected from a reserve file of sample cases maintained by the U.S. Census Bureau. For a more detailed description of this sample design, see the report *Wage and Salary Data From the Income Survey Development Program: 1979 (Preliminary Data From Interview Period One),* Current Population Reports, Special Studies, Series P-23, No. 118.

Internal Revenue Service data. Much of the IRS data in this report come from the Statistics of Income (SOI) series, in particular the SOI Bulletin *Individual Income Tax Returns, Preliminary Data: 1994,* Spring 1996. This report, based on a sample drawn from all tax returns filed in 1995, presents information on taxpayers' incomes, exemptions, deductions, credits, and taxes.

Data from other sources. Information on State tax systems is published in *State Tax Handbook,* October 1, 1991, from Commerce Clearing House, and has been updated to reflect changes in State income tax rates.

Much of the data on cash and noncash benefits are from administrative records. Values of school lunches and food stamps are from USDA unpublished data. Medicaid and medicare data come from HCFA unpublished records. Also, USDA and HUD data are used to compute medicaid and medicare values. For more details, see appendix B of Current Population Reports, Series P60-186RD, *Measuring the Effect of Benefits and Taxes on Income and Poverty: 1992.*

Basic CPS. The basic CPS collects primarily labor force data about the civilian noninstitutional population. Field representatives ask questions concerning labor force participation about each member 15 years old and over in every sample household.

The CPS sample includes coverage in all 50 States and the District of Columbia. The sample is continually updated to account for new residential construction. The United States was divided into 2,007 geographic areas. In most States, a geographic area consisted of a county or several contiguous counties. In some areas of New England and Hawaii, minor civil divisions are used instead of counties. A total of 754 geographic areas were selected for sample. About 50,000 occupied households are eligible for interview every month. Field representatives are unable to obtain interviews at about 3,200 of these units. This occurs when the occupants are not found at home after repeated calls or are unavailable for some other reason.

Since the introduction of the CPS, the U.S. Census Bureau has redesigned the CPS sample several times. These redesigns have improved the quality and accuracy of the data and have satisfied changing data needs. The most recent changes due to the 1990 census-based redesign were completely implemented in July 1995.

Table D–1 summarizes changes in the CPS designs for the years for which data appear in this report.

CPS March supplement. In addition to the basic CPS questions, field representatives asked supplementary questions in March about money income received the previous calendar year.

To obtain more reliable data for the Hispanic-origin population, the March CPS sample was increased by about 2,500 eligible housing units, interviewed the previous November, that contained at least one sample person of Hispanic origin.[1] In addition, the sample included persons in the Armed Forces living off post or with their families on post.

Table D–1. **Description of the March Current Population Survey**

Time period	Number of sample areas	Housing units eligible[1]	
		Interviewed	Not interviewed
1996	754	46,800	3,200
1995	792	56,700	3,300
1990 to 1994	729	57,400	2,600
1989	729	53,600	2,500
1986 to 1988	729	57,000	2,500
1985	[2]629/729	57,000	2,500
1982 to 1984	629	59,000	2,500
1980 to 1981	629	65,500	3,000
1977 to 1979	614	55,000	3,000
1973 to 1976	461	46,500	2,500
1972	449	45,000	2,000
1968 to 1971	449	48,000	2,000

[1] Excludes about 2,500 Hispanic households added from the previous November sample. (See "CPS March Supplement.")

[2] The CPS was redesigned following the 1980 Census of Population and Housing. During phase-in of the new design, housing units from the new and old designs were in the sample.

CPS estimation procedure. This survey's estimation procedure inflates weighted sample results to independent estimates of the civilian noninstitutional population of the United States by State, age, sex, race, and Hispanic/non-Hispanic categories.

The independent estimates were based on:

- The 1990 Census of Population and Housing.
- An adjustment for undercoverage in the 1990 census.
- Statistics on births, deaths, immigration, and emigration.
- Statistics on the size of the Armed Forces.

The independent population estimates used for 1994 (1993 for income estimates) and later were based on updates to controls established by the 1990 decennial census. Data previous to 1994 were based on independent population estimates from the latest available decennial census data. The estimation procedure for the March supplement included a further adjustment so husband and wife of a household received the same weight.

The estimates in this report for 1983 (from March 1984 CPS) and later also employ a revised survey weighting procedure for persons of Hispanic origin. In previous years, weighted sample results were inflated to independent estimates of the noninstitutional population by age, sex, and race. There was no specific control of the survey estimates for the Hispanic population. Since then, the Census Bureau developed independent population controls for the Hispanic population by sex and detailed age groups. Revised weighting procedures incorporate these new controls. The independent population estimates include some, but not all, undocumented immigrants.

ACCURACY OF ESTIMATES

Since the CPS estimates come from a sample, they may differ from figures from a complete census using the same questionnaires, instructions, and enumerators. A sample survey estimate has two possible types of error: nonsampling and sampling. The accuracy of an estimate depends on both types of error, but the full extent of the nonsampling error is unknown. Consequently, one should be particularly careful when interpreting results based on a relatively small number of cases or on small differences between estimates. The standard errors for CPS estimates primarily indicate the magnitude of sampling error. They also partially measure the effect of some nonsampling errors in responses and enumeration, but do not measure systematic biases in the data. (Bias is the average over all possible samples of the differences between the sample estimates and the desired value.)

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[1] The information on the Hispanic population shown in this report was collected in the 50 States and the District of Columbia, and therefore, does not include residents of Puerto Rico.

Nonsampling variability. Nonsampling errors can be attributed to several sources including the following:

- Inability to obtain information about all cases in the sample.
- Definitional difficulties.
- Differences in the interpretation of questions.
- Respondents' inability or unwillingness to provide correct information.
- Respondents' inability to recall information.
- Errors made in data collection such as in recording or coding the data.
- Errors made in processing the data.
- Errors made in estimating values for missing data.
- Failure to represent all units with the sample (undercoverage).

CPS undercoverage results from missed housing units and missed persons within sample households. Compared with the level of the 1990 decennial census, overall CPS undercoverage is about 8 percent. Undercoverage varies with age, sex, and race. Generally, undercoverage is larger for males than for females and larger for Blacks and other races combined than for Whites. As described previously, ratio estimation to independent age-sex-race-Hispanic population controls partially corrects for the bias due to undercoverage. However, biases exist in the estimates to the extent that missed persons in missed households or missed persons in interviewed households have different characteristics from those of interviewed persons in the same age-sex-race-Hispanic group.

A common measure of survey coverage is the coverage ratio, the estimated population before ratio adjustment divided by the independent population control. Table D-2 shows CPS coverage ratios for age-sex-race groups for a recent month. The CPS coverage ratios can exhibit some variability from month to month, but these are a typical set of coverage ratios.

Answers to questions about money income often depend on the memory or knowledge of one person in a household. Recall problems can cause underestimates of income in survey data, because it is easy to forget minor or irregular sources of income. Respondents may also misunderstand what the Census Bureau considers money income or may simply be unwilling to answer these questions correctly because the questions are considered too personal. See appendix C, Current Population Reports, Series P60-184, *Money Income of Households, Families, and Persons in the United States: 1992* for more details.

For additional information on nonsampling error including the possible impact on CPS data when known, refer to Statistical Policy Working Paper 3, *An Error Profile: Employment as Measured by the Current Population Survey*, Office of Federal Statistical Policy and Standards, U.S. Department of Commerce, 1978 and Technical Paper 40, *The Current Population Survey: Design and Methodology*, U.S. Census Bureau, U.S. Department of Commerce.

Comparability of data. Data obtained from the CPS and other sources are not entirely comparable. This results from differences in field representative training and experience and in differing survey processes. This is an example of nonsampling variability not reflected in the standard errors. Use caution when comparing results from different sources.

A number of changes were made in data collection and estimation procedures beginning with the January 1994 CPS. The major change was the use of a new questionnaire. The questionnaire was redesigned to measure the official labor force concepts more precisely, to expand the amount of data available, to implement

Table D-2. **March CPS Coverage Ratios**

Age	Non-Black		Black		All persons		
	Male	Female	Male	Female	Male	Female	Total
0 to 14 years	0.942	0.951	0.880	0.904	0.932	0.943	0.937
15 to 19 years	0.864	0.910	0.885	0.751	0.867	0.884	0.876
20 to 24 years	0.823	0.877	0.707	0.757	0.808	0.859	0.834
25 to 29 years	0.863	0.919	0.755	0.810	0.850	0.903	0.877
30 to 34 years	0.880	0.950	0.671	0.833	0.855	0.934	0.895
35 to 44 years	0.899	0.940	0.684	0.863	0.875	0.930	0.903
45 to 54 years	0.938	0.961	0.778	0.953	0.923	0.960	0.942
55 to 64 years	0.932	0.953	0.834	0.929	0.923	0.951	0.938
65 to 74 years	0.932	0.977	0.939	0.958	0.932	0.975	0.956
75 years and older	1.019	1.008	0.910	0.961	1.011	1.004	1.007
15 years and older	0.902	0.945	0.767	0.858	0.887	0.934	0.912
0 years and older	0.911	0.946	0.802	0.871	0.898	0.936	0.917

Note: These coverage ratios are for March 1994.

Table D–3. **CPS Standard Error Parameters for Income and Nonincome Characteristics: 1995**

Characteristics	Total or White		Black		Hispanic	
	a	b	a	b	a	b
ALL INCOME LEVELS						
Persons						
Total	-0.000012	2,454	-0.000120	2,810	-0.000148	2,810
Male	-0.000026	2,454	-0.000267	2,810	-0.000295	2,810
Female	–0.000024	2,454	-0.000217	2,810	-0.000295	2,810
Age						
15 to 24	-0.000061	2,454	-0.000513	2,810	-0.000378	2,810
25 to 44	-0.000031	2,454	-0.000266	2,810	-0.000214	2,810
45 to 64	-0.000046	2,454	-0.000514	2,810	-0.000347	2,810
65 and over	-0.000079	2,454	-0.001082	2,810	-0.000706	2,810
Households, Families, and Unrelated Individuals						
Total	-0.000013	2,241	-0.000119	2,447	-0.000210	2,447
Households with children under 18	-0.000013	2,241	-0.000119	2,447	-0.000210	2,447
NONINCOME CHARACTERISTICS						
Persons						
Employment status	-0.000018	2,985	-0.000125	3,139	-0.000165	3,139
Educational attainment	-0.000017	2,757	-0.000200	3,736	-0.000196	3,736
Total, Marital Status, Other						
Some household members	-0.000019	5,211	-0.000221	7,486	-0.000263	7,486
All household members	-0.000023	6,332	-0.000326	11,039	-0.000388	11,039
Households, Families, and Unrelated Individuals						
Total	-0.000012	2,068	-0.000077	1,871	-0.000155	1,871

Notes: To obtain parameters prior to 1995, multiply by the appropriate factor in table D–4.

The a and b parameters should be multiplied by 1.5 for nonmetropolitan residence categories.

For foreign-born characteristics for Total and White, the a and b parameters should be multiplied by 1.3. No adjustment is necessary for foreign-born characteristics for Blacks and Hispanics.

For regional estimates, multiply the a and b parameters by 0.85, 1.03, 1.08, and 1.09 for Northeast, Midwest, South, and West, respectively.

several definitional changes, and to adapt to a computer-assisted interviewing environment. The March supplemental income questions were also modified for adaptation to computer-assisted interviewing, although there were no changes in definitions and concepts. Because of these and other changes, one should use caution when comparing estimates from data collected in 1994 or later years with estimates from earlier years.

Caution should also be used when comparing CPS estimates in this report, which reflect 1990 census-based population controls, with estimates for 1992 (from March 1993 CPS) and earlier years, which reflect 1980 census-based population controls. This change in population controls had relatively little impact on summary measures such as means, medians, and percentage distributions, but did have a significant impact on levels. For example, use of 1990-based population controls results in about a 1-percent increase in the civilian noninstitutional population and in the number of families and households. Thus, estimates of levels for data collected in 1993 and later years will differ from those published for earlier years by more than what could be attributed to actual changes in the population. These differences could be disproportionately greater for certain subpopulation groups than for the total population.

Since no independent population control totals for persons of Hispanic origin were used before 1983, compare Hispanic estimates over time cautiously.

Based on the results of each decennial census, the U.S. Census Bureau gradually introduces a new sample design for the CPS. During this phase-in period, CPS data are being collected from sample designs based on different censuses. While most CPS estimates have been unaffected by this mixed sample, geographic estimates are subject to greater error and variability. Users should exercise caution when comparing estimates across years for metropolitan/nonmetropolitan categories. See Appendix C, Introduction of 1990 Census Definitions of Metropolitan and Nonmetropolitan Areas to the Current Population Survey, for more information.

Note when using small estimates. Summary measures (such as medians, means, and percentage distributions) are shown only when the base is 75,000 or greater. Because of the large standard errors involved, summary measures would probably not reveal useful information when computed on a smaller base. However, estimated numbers are shown even though the relative standard errors of these numbers are larger than those for corresponding percentages. These smaller estimates permit combinations of the categories to suit data users' needs. Take care in the interpretation of small differences. For instance, even a small amount of nonsampling error can cause a borderline difference to appear significant or not, thus distorting a seemingly valid hypothesis test.

Estimation of median incomes. The methodology for computing median income has been changed over the past few years. The computations have been done using either Pareto interpolation or linear interpolation. Currently, linear interpolation is used to estimate all medians. Pareto interpolation assumes a decreasing density of population within an income interval; whereas, linear interpolation assumes a constant density of population within an income interval. Estimates of median income for 1979 through 1987 and associated standard errors have been calculated using Pareto interpolation if the estimate is larger than $20,000 for persons or $40,000 for families and households. This is because the width of the income interval containing the estimate is greater than $2,500.

Estimates of median income for 1976, 1977, and 1978 and associated standard errors were calculated using Pareto interpolation if the estimate was larger than $12,000 for persons or $18,000 for families and households. This is because the width of the income interval containing the estimate is greater than $1,000. All other estimates of median income and associated standard errors for 1976 through 1995 and almost all of the estimates of median income and associated standard errors for 1975 and earlier were calculated using linear interpolation.

Thus, use caution when comparing median incomes above $12,000 for persons or $18,000 for families and households for different years. Median incomes below those levels are more comparable from year to year since they have always been calculated using linear interpolation. For an indication of the comparability of medians calculated using Pareto interpolation with medians calculated using linear interpolation, see Series P-60, No. 114, *Money Income in 1976 of Families and Persons in the United States*.

Sampling variability. Sampling variability is variation that occurred by chance because a sample was surveyed rather than the entire population. Standard errors, as calculated by methods described in "Standard Errors and Their Use," are primarily measures of sampling variability, although they may include some nonsampling error.

Standard errors and their use. A number of approximations are required to derive, at a moderate cost, standard errors applicable to all the estimates in this report. Instead of providing an individual standard error for each estimate, two parameters, a and b, are provided to calculate standard errors for each type of characteristic.

Table D–3 has CPS standard error parameters for various types of characteristics. Table D–4 provides factors to approximate CPS standard error parameters for estimates prior to 1995. Table D–5 provides CPS Hispanic parameters for estimates prior to 1984. Table D–6 provides CPS Asian and Pacific Islander parameters for income and nonincome characteristics. Table D–7 has the year-to-year CPS correlation coefficients for income characteristics.

The sample estimate and its standard error enable one to construct a confidence interval, a range that would include the average result of all possible samples with a known probability. For example, if all possible samples were surveyed under essentially the same general conditions and using the same sample design, and if an estimate and its standard error were calculated from each sample, then approximately 90 percent of the intervals from 1.645 standard errors below the estimate to 1.645 standard errors above the estimate would include the average result of all possible samples.

A particular confidence interval may or may not contain the average estimate derived from all possible samples. However, one can say with specified confidence that the interval includes the average estimate calculated from all possible samples.

Some statements in the report may contain estimates followed by a number in parentheses. This number can be added to and subtracted from the estimate to calculate upper and lower bounds of the 90-percent confidence interval. For example, if a statement contains the

Table D–4. **CPS Factors to Apply to a and b Parameters for Estimates Prior to 1995**

Characteristic	Factor
NON-HISPANIC	
1995	1.00
1989 to 1994	0.92
1988	1.02
1981 to 1987	0.86
1967 to 1980	0.75
HISPANIC	
1995	1.00
1989 to 1994	0.92
1988	1.19
1984 to 1987	0.86

Table D–5. **CPS Standard Error Parameters for Income and Nonincome Characteristics of Hispanics: 1972 to 1983**

Characteristics	1972 - 1980		1981 - 1983	
	a	b	a	b
ALL INCOME LEVELS				
Persons				
Total	-0.000020	3,000	-0.000301	3,357
Male	-0.000043	3,000	-0.000615	3,357
Female	-0.000038	3,000	-0.000591	3,357
Age				
15 to 24	-0.000080	3,000	-0.000961	3,357
25 to 44	-0.000065	3,000	-0.000668	3,357
45 to 64	-0.000077	3,000	-0.001459	3,357
65 and over	-0.000147	3,000	-0.004124	3,357
Farm	(X)	(X)	(X)	(X)
Households, Families, and Unrelated Individuals				
Total	-0.000014	2,420	-0.000237	2,708
Farm	(X)	(X)	(X)	(X)
Households with children under 18	-0.000014	2,420	-0.000237	2,708
NONINCOME CHARACTERISTICS				
Persons				
Employment status	(X)	(X)	(X)	(X)
Educational attainment	-0.000015	2,344	-0.000152	2,623
Farm	(X)	(X)	(X)	(X)
Total, Marital Status, Other				
Some household members	-0.000026	5,069	-0.000294	5,673
All household members	-0.000044	10,199	-0.000592	11,414
Households, Families, and Unrelated Individuals				
Total	-0.000020	1,626	-0.000022	1,820
Farm	(X)	(X)	(X)	(X)

X Not applicable.

Note: The a and b parameters should be multiplied by 1.5 for nonmetropolitan residence categories. Income data for Hispanics were not published before 1972.

phrase "grew by 1.7 (±1.0) percent," the 90-percent confidence interval for the estimate, 1.7 percent, is 0.7 percent to 2.7 percent.

Standard errors may also be used to perform hypothesis testing, a procedure for distinguishing between population parameters using sample estimates. The most common type of hypothesis appearing in this report is that the population parameters are different. An example of this would be comparing the median annual income of Black families with the median annual income of White families.

Tests may be performed at various levels of significance, where a significance level is the probability of concluding that the characteristics are different when, in fact, they are the same. All statements of comparison in the text have passed a hypothesis test at the 0.10 level of significance or better. This means that the absolute value of the estimated difference between characteristics is greater than or equal to 1.645 times the standard error of the difference.

Standard errors of estimated numbers. The approximate standard error, s_x, of an estimated number shown in this report can be obtained using the formula

$$s_x = \sqrt{ax^2 + bx} \qquad (1)$$

Here x is the size of the estimate and a and b are the parameters in table D–3 or D–6 associated with the particular type of characteristic. When calculating standard errors for numbers from cross-tabulations involving different characteristics, use the set of parameters for the characteristic which will give the largest standard error.

Table D-6. **CPS Standard Error Parameters for Income and Nonincome Characteristics of Asian and Pacific Islanders: 1995**

Characteristics	a	b
ALL INCOME LEVELS		
Persons	-0.000327	2,810
Households, families, and unrelated individuals	-0.000352	2,447
NONINCOME CHARACTERISTICS		
Persons		
Total, marital status, other		
Some household members	-0.000626	7,486
All household members	-0.000923	11,039
Households, families, and unrelated individuals	-0.000197	1,871

Note: To obtain parameters prior to 1995, multiply by the appropriate factor in table D–4. Income data for Asian and Pacific Islanders were not collected prior to 1988.

Table D–7. **CPS Year-to-Year Correlation Coefficients for Income Estimates: 1960 to 1995**

Characteristics	Persons	Families, households, and unrelated individuals
Total	**0.30**	**0.35**
White	0.30	0.35
Black	0.30	0.35
Other races	0.30	0.35
Hispanic[1]	0.45	0.55

[1] Persons of Hispanic origin may be of any race.

Note: These correlations are for comparisons of consecutive years. For comparisons of nonconsecutive years, assume the correlations are zero. For Asian and Pacific Islanders, use the correlation coefficient for total.

Illustration. There were 69,594,000 family households in 1996. Use the appropriate parameters from table D–3 and formula (1) to get

Estimate, x	69,594,000
a parameter	-0.000012
b parameter	2,068
Standard error	293,000
90% confidence interval	69,112,000 to 70,076,000

The standard error is calculated as

$$s_x = \sqrt{(-0.000012)(69,594,000)^2 + (2,068)(69,594,000)} = 293,000$$

The 90-percent confidence interval for the estimated number of family households in 1995 is calculated as 69,594,000 ± 1.645 x 293,000.

A conclusion that the average estimate derived from all possible samples lies within a range computed in this way would be correct for roughly 90 percent of all possible samples.

Standard errors of estimated percentages. The reliability of an estimated percentage, computed using sample data for both numerator and denominator, depends on the size of the percentage and its base. Estimated percentages are relatively more reliable than the corresponding estimates of the numerators of the percentages, particularly if the percentages are 50 percent or more. When the numerator and denominator of the percentage are in different categories, use the parameter from table D–3 or D–6 indicated by the numerator.

The approximate standard error, $s_{x,p}$, of an estimated percentage can be obtained using the formula

$$s_{x,p} = \sqrt{\frac{b}{x}\, p(100 - p)} \qquad (2)$$

Here x is the total number of persons, families, households, or unrelated individuals which is the base of the percentage, p is the percentage ($0 \le p \le 100$), and b is the parameter in table D–3 or D–6 associated with the characteristic in the numerator of the percentage.

Illustration. There were 12,514,000 or 18.0 percent of the 69,594,000 family households maintained by female householders with no husband present. Use the appropriate parameter from table D–3 and formula (2) to get

Estimate, p	18.0
Base, x	69,594,000
b parameter	2,068
Standard error	0.2
90% confidence interval	17.7 to 18.3

The standard error is calculated as

$$s_{x,p} = \sqrt{\frac{2,068}{69,594,000}\,(18.0)\,(100.0 - 18.0)} = 0.2$$

The 90-percent confidence interval for the estimated percentage of family households that were maintained by female householders with no husband present is calculated as 18.0 ± 1.645 x 0.2.

Standard error of a difference. The standard error of the difference between two sample estimates is approximately equal to

$$s_{x-y} = \sqrt{s_x^2 + s_y^2 - 2rs_xs_y} \qquad (3)$$

where s_x and s_y are the standard errors of the estimates, x and y. The estimates can be numbers, percentages, ratios, etc. The correlation coefficient, r, can be determined from table D–7 for year-to-year comparisons for CPS income estimates of numbers and proportions. This will represent the actual standard error quite accurately for the difference between estimates of the same characteristic in two different areas, or for the difference between separate and uncorrelated characteristics in the same area. However, if there is a high positive (negative) correlation between the two characteristics, the formula will overestimate (underestimate) the true standard error.

Illustration. The median income of all male year-round, full-time workers in 1995, x, was $32,199 and the median income of all female year-round, full-time workers in 1995, y, was $23,777. The apparent difference between the median income of males and females in 1995 was $8,422. The approximate standard errors, s_x and s_y, are $123 and $162, respectively. Use formula (3) with r = 0 to get

	x	y	difference
Estimate	$32,199	$23,777	$8,422
Standard error	$123	$162	$203
90% confidence interval	$31,997 to $32,401	$23,511 to $24,043	$8,088 to $8,756

The standard error of the difference is calculated as

$$s_{x-y} = \sqrt{(123)^2 + (162)^2} = 203$$

The 90-percent confidence interval for the estimated difference between the median income of male and female year-round, full-time workers in 1995 is calculated as $8,422 ± 1.645 x $203. Because this interval does not contain zero, we can conclude with 90-percent confidence that the median income of male year-round, full-time workers in 1995 was larger than the median income of female year-round, full-time workers in 1995.

Standard error of a ratio. Certain estimates may be calculated as the ratio of two numbers. The standard error of a ratio, x/y, may be computed using

$$s_{x/y} = \frac{x}{y} \sqrt{\left[\frac{s_x}{x}\right]^2 + \left[\frac{s_y}{y}\right]^2 - 2r\frac{s_xs_y}{xy}} \qquad (4)$$

The standard error of the numerator, s_x, and that of the denominator, s_y, may be calculated using formulas described earlier.

In formula (4), r represents the correlation between the numerator and the denominator of the estimate.

For one type of ratio, the denominator is a count of families or households and the numerator is a count of persons in those families or households with a certain characteristic. If there is at least one person with the characteristic in every family or household, use 0.7 as an estimate of r. An example of this type is the mean number of children per family with children.

For all other types of ratios, r is assumed to be zero. If r is actually positive (negative), then this procedure will provide an overestimate (underestimate) of the standard error of the ratio. Examples of this type are the mean number of children per family and the family poverty rate.

NOTE: For estimates expressed as the ratio of x per 100 y or x per 1,000 y, multiply formula (4) by 100 or 1,000, respectively, to obtain the standard error.

Illustration. The median earnings for year-round, full-time female workers in 1995, x, was $22,497 and the median earnings for year-round, full-time male workers in 1995, y, was $31,496. The ratio of the median earnings is 0.71. The approximate standard errors, s_x and s_y, are $137 and $115, respectively. Using formula (4) with r = 0 to get

	x	y	ratio
Estimate	$22,497	$31,496	.71
Standard error	$137	$115	.0051
90% confidence interval	$22,272 to $22,722	$31,307 to $31,685	0.70 to 0.72

The standard error is calculated as

$$s_{x/y} = \frac{22,497}{31,496} \sqrt{\left[\frac{137}{22,497}\right]^2 + \left[\frac{115}{31,496}\right]^2} = .0051$$

The 90-percent confidence interval for the ratio of the median earnings for year-round, full-time female workers to the median earnings for year-round, full-time male workers is calculated as .71 ± 1.645 x 0.0051.

Standard errors of other estimates. Standard errors for most estimates are either provided in the tables, or a formula is included showing how to calculate them. Standard errors are provided for the means and medians of the published income distributions and do not need to be calculated by the user. For information on calculating other standard errors, contact Lloyd Hicks at e-mail address LHicks@info.census.gov or Genny Burns at GBurns@info.census.gov.